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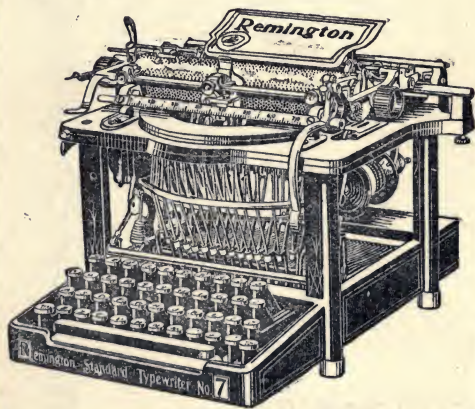
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Author's Note.

THESE chapters are intended to take up the thread where the Author of that successful volume, "What a Business Man ought to Know," relinquished it, and to set forth the manner in which the greatest benefit may be gained from modern business devices and methods. To permit of the simplest form of instruction, the work has been written as though directed to the employé, but in reality it is addressed to the employer through his assistant.

G. C. M.

London, Aug., 1906.

Contents.

	PAGE
CHAP. I.— A Few Details. The shorthand clerk—"System" the short cut to success—Materials—Proper use of the notebook—Writing proper names—Punctuation ...	11
CHAP. II.— At Work. Preparation for the day's work—Fountain pens—Dictation—Copyholder—Transcribing—Regularity of margins—Numbers and contractions—Initials of dictator and typist ...	20
CHAP. III.— Press-Copying, Indexing, and Stamping. Manner of press-copying—Copying baths—Indexing the letter-book—Cross indexing—Double indexes for mail order business—Use of carbons—"Fudging" circular letters—Clips for enclosures—Hints on stamping the post ...	32
CHAP. IV.— The Card Index. Description of the card index—How it works—Record cards or "blanks"—Sizes and other particulars—Guide cards—Extended classification—Vowel index not desirable—Guide cards may be numerical or arranged in dates—Advantages of card index—Its further uses—Card cabinets—Safety rod—Tab cards—In connection with credit accounts—Uses of signals—Reduced facsimiles of record cards ...	42
CHAP. V.— Filing Devices. Evolution of filing—Old and new style contrasted—The spike file—The apron file—Docketing—Improved form—Drawer filing—Shannon file—The Advance system—Referee file—Pilot file—Flat filing—Vertical filing—Description of its uses—Envelope filing—Advantages of different colours ...	61

CONTENTS.

vii

PAGE

CHAP. VI.— Duplicating Methods. Salient features of the duplicator—"Flat" and "Rotary"—The stencil—Zuccato's tryptograph—Cyclostyle—Mimeograph—Self-raising frames—Diaphragm mimeograph—Holborn duplicator—Automatic cyclostyle—Rotary duplicator—Rotary Neostyle—Rotary cyclostyle—Preparing the stencil—Affixing the stencil—Printing—How to add a facsimile signature	75
--	----

CHAP. VII.— Advertisement Writing. The necessity for advertising—Rules to be observed—Hints for success in advertising—Various methods of advertising—Simple language the best—Essentials of a good advertisement—Expedients for attracting attention—Importance of sustaining the reader's interest—Modes of giving force to an argument—Essentials of an advertisement writer's equipment—Flights of rhetoric sometimes useful—Humour not desirable—Slang to be strictly avoided—Need for earnestness—Advertising should be constant—Necessity for variety in "copy"—Markets cannot be forced—A few practical directions—Newspapers—Magazines—Trade papers—Booklets—Catalogues—Pamphlets—Postal cards—Blotters—Follow-up letter—Personal letters—Keying the advertisement—Exchange of addresses—Illustrated advertisements—Their great superiority—Must be specific—Specimens of type corrections of proofs—Proof corrected—Proof after correction—Sizes of Writing papers—Printing papers—Equivalent weights	90
---	----

CHAP. VIII.— County Court Matters. Debt-collecting agencies—Solicitor's letter—Commission—Debt-collecting departments—County Court summons—Statement of	
--	--

	PAGE
claim—Form of instructions—Plaintiff—Defendant—Plaint note—Ordinary summons—Default summons—Witnesses—Subpœna—Notice to produce—Notice to admit—Proving a letter—Interrogatories—Discovery of documents—Hearing fee—In court—Costs—Witnesses—Judgment—Effects seized—Interpleader—Judgment summons—Committal order	121
CHAP. IX.—Form and Style in Business Communications. Enclosures—Penmanship—Signatures—Best position for writing—Considerations of health—Punctuation—Importance of the Comma—Other points and their uses—Proper tone of a business letter—Specimen letters	135
CHAP. X.—Mail Order Business. Mail Order firms—Hints for successful working—How to buy—Stationery requisite—Circulars—Selection of the advertising medium—Probabilities of the advertisement paying—Enquiries book—Keying and recording the advertisement—Analysis of results from key numbers—Postal receipts book—How the correspondence is dealt with—Card index automatically formed—Complete system explained—Example—Filing the correspondence—The "follow-up" system—Programme of the campaign—"Form" letters—Preparation of follow-up letters—Persistence absolutely necessary—Suggested outline of six follow-up letters—"Reworker" system	155

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INTRODUCTORY.

THE clerk, whose duty it is to look after the correspondence, is one of the most important individuals in the office. It is to him the rest of the staff naturally turn when anything is wanted on an emergency. He, generally speaking, files the correspondence, looks after the stationery, keeps records and papers in order, prepares stencils for the juniors to print off, has an occasional turn at the books, and a hundred and one other things. He is the most up-to-date and well-informed man in the crowd. The duties of the shorthand-typist—especially in a small office—are of the most varied nature. Ofttimes he looks after the petty cash, checks the stamp book, helps to get the statements out at the end of the month, prepares any small printing job, reads proofs and gets the work through, and so on ; until it would almost appear that *he* does the work of the office, and all the rest are merely there to keep him company.

No book ever printed could tell *all* that the shorthand-typist is called upon to do. But in the following chapters I shall relate the duties that have fallen to my lot from time to time, and the methods adopted to perform them. The student will be taken through a regular day's work, as well as through a very irregular one, including all the subjects above mentioned ; and although, of course, no written instructions can take the place of actual experience, yet I am vain enough to hope that the advice given will prove of real use in the career of the shorthand-typist.



CHAPTER I.

A FEW DETAILS.

THE ever-increasing use of the typewriter, in conjunction with shorthand, as a means of facilitating the day's work in the ordinary professional or commercial office, has rendered necessary a section of literature which shall seek to provide the coming stenographer with some details of the duties which are likely to fall to his lot.

In offering the following chapters for his consideration, it will be assumed, therefore, that the reader is desirous of entering office as a corresponding clerk; also, that he understands shorthand, and is familiar with the writing-machine. My present object is to teach him how to make use of that knowledge.

The shorthand-typist, or shorthand-clerk, as he is more commonly called, finds his chief duty in taking down letters from dictation, and then transcribing them on the typewriter (or by hand, if the office does

not employ a machine), addressing the envelopes, seeing to the press copying of the letters, making up the letters and sealing them down (after inserting any enclosures), stamping the respective letters, and, after entering them in the postage book, taking them (or sending them by the office boy) to the post, and so on. In addition, he may have a host of other duties assigned to him, the nature of which will vary according to the particular business carried on in the office.

Obviously the one thing needed in all these things is practice, and nothing but practice will ensure success, but the tyro may be helped very much by the careful perusal of the advice contained herein.

In order to succeed in the sphere of life which we will assume the stenographer has selected, it is necessary that he should know one little word, and bear that word always in mind. He should act upon that word as though it were a charm ; as, indeed, it is. The word, which is really the one and only royal road or short cut to success, is by no means a difficult one to remember, and when once the resolve is taken to act upon it, and to take advantage of the lessons which it teaches, it is wonderful how light and easy, not to say how pleasant, things become.

Not keeping the word before one makes one late in rising in the morning, late in arrival at the office, late in starting work, late in getting through and finishing it, late home, and in very bad grace to retire. Without it everything goes wrong.

That word is "SYSTEM." The shorthand-typist *must* be systematic. Slovenliness will never do for the shorthand clerk. As a separate individual he may, perhaps, be regarded as having no separate or corporeal existence. His entity becomes merged in that of his employer. The ledger clerk, the shipping clerk, or even the commissionaire at the office door, each has his own sphere of usefulness and duty, but the shorthand clerk is the pen and the mouthpiece of the principal himself.

It is the shorthand clerk who is brought into closest contact with, and confidence of, his master. He carries out his behests and desires; and is, so far as the writing of letters goes, the *alter ego* of the great man himself.

Tact, and a rigid regard for confidences (witting or otherwise), as well as the ability to "hold his tongue," are also requisites of the good shorthand clerk, but these virtues spring from, and are all implied by, the one word "System."

All things being equal, that clerk will succeed best who pays best regard to little details. Great things look after themselves. They are all little things which upset the arrangements of the office and put everyone out of sorts. Let the shorthand-typist see to it that he is not the cause of such a calamity.

The experience of many years tells me a few things which may be well impressed upon the mind of the beginner. Let him avoid even the assumption of an attitude of "don't care." Even in the matter of note-book and pencil, get the best. The best will be good enough, but nothing short of the best will answer the purpose. Select such pencils and such note-books as may be considered most suitable to the individual hand, and, once having made a selection, stick to it. Sugar-paper and the stump of a carpenter's lead are not nearly so good as a cream-laid note-book and a "Koh-i-noor." It very seldom happens that, in this country, the stenographer has to purchase his own materials, but it has always been my experience that he has had the opportunity of making his own selection.

For general purposes, a small-sized note-book may be preferable to a big bulky one. Moreover, it should not be too thick. In

many cases it is necessary that the clerk should take down his work holding the book on his knee. In such case it is obvious that the cover of the note-book should be stiff enough to present a good writing surface. Paper-covered books, which can be slipped into a proper leather cover, are generally the more convenient things to use. A very good note-book may be purchased for a few pence, and one of these, used with a good stiff cover, will be found to answer all reasonable requirements.

Always number and date the note-books. On the cover of the first one you use write the number, and the date of commencement and finish. If other stenographers are in the same office, it will be advisable to add your own name or initials. Then, when number one book is filled up, let it be placed either in the regular place where note-books are filed, or if there be no such place, keep it by you ready to be referred to at a second's notice. The following diagrams show how these endorsements will appear :

No. 1.	No. 2.
From 1st Jan., 1905.	From 14th Feb., 1905.
To 13th Feb., 1905.	To 17th May, 1905.
Henry Smith.	Henry Smith.

It will very often happen in many offices

that constant reference to the discarded note-books will be required. Press copies, even in these days of typewriters and rapid roller presses, are not always distinct. Or if they are, the letter-book may not be available. In such case the notes of the letter as taken from dictation will often make a convenient or temporary substitute. Care, therefore, should be taken to preserve them. If the stiff-covered note-books are used, gummed labels may be attached to the covers. Care should be taken to see that these labels all occupy the same relative position on the covers, so that they will present an appearance of neatness and orderliness.

Note-books ruled with a marginal line of, say, half or three-quarters of an inch are essential for neatness in note-taking. Commence the name of the person to whom the communication is intended to be sent close to the edge of the paper, and indent the letter itself to the marginal line. Each letter therefore stands out clearly. To the same end, leave a line between every letter, and number every letter consecutively, placing the number in clear, heavy figures in the margin. Moreover, acquire the habit of writing any instructions regarding the letter in the margin. Such words as "Early Post,"

or "Delivery," will thus be brought prominently before the eye, and prevent such important letters remaining to take their chance with the rest. What, for instance, could be more annoying than to find at, say, four o'clock in the afternoon that you have failed to write and send off a note asking someone to call at twelve o'clock that day? Yet things like these will be sure to happen unless system is observed.

As each letter is transcribed, draw pen or pencil right through it. Otherwise, such letter might be missed, or even written twice. Then when all the letters are written, compare the number with that shown in the book, and ascertain the cause of any excess, or account for any shortage.

Let the practice of numbering letters be strictly adhered to, commencing at one each morning. If, for your own information or curiosity, you desire to know how many letters you turn out in a week or other given time, then the double figuring, such as $\frac{33}{1982}$, may be used, showing that the letter so marked is the 33rd on that particular day, and 1982nd since the count began. But generally the average clerk will have enough to do every day without carrying over the labours of the past into the future.

Now, a word of advice on the subject of

B



proper names. Always, so far as possible, write them in longhand. I enter into no question as to shorthand or its legibility or otherwise. Whatever it may be for the body of a communication, it cannot always be relied upon for the names of persons or firms. How many an O'Brien has been turned into a Brown, or Johns into Jones? Let it be regarded as impossible to stenograph proper names, then the habit will quickly force itself upon one to invariably write them in longhand, and even if pressed for time, badly-scribbled longhand, or contracted forms, will be immeasurably superior and more legible than unvocalised outlines. I think I need hardly labour this point. The time will arrive, of course, when names may be put into shorthand, but for the beginner let him write all names in full.

With reference to punctuation, I can only repeat what many other writers have said. As a rule, English can be very well expressed without the aid of stops. Certainly, in shorthand writing no stops are necessary beyond the extra space between the last word of one sentence and the first word of the next. Occasionally, however, one has to punctuate in a particular way. Some employers—especially the old-fashioned ones—are very crotchety on the subject of the punctuation

marks. I was once associated with an East India merchant who literally punctuated every sentence he used. He had very firm views on the subject. He had set occasion for the use of commas; full stops and colons all had their stated uses for him. He knew these uses well, and insisted upon their being employed just as, and when, he required. And, after all, it was *his* work, and it is universally agreed that the man who pays the piper is entitled to call the tune. A chapter on composition and the rules of punctuation will appear later on in this work.

CHAPTER II.

AT WORK.

LET us suppose that office duties commence at 9.30. The principal is generally not many minutes behind the clerks in arriving ; but those few minutes' interval may always be usefully employed in a number of ways. My own experience is that the work done early in the morning in a busy office is always done quicker, and better, than that left until after lunch-time. It is amazing how the time flies after lunch, when things are deliberately left till then. A wise employer is always at the office early, and gets through the correspondence first thing, and, as a consequence, the first person on whom he will call is the shorthand clerk, and woe betide that individual if he is not ready when the bell rings.

The shorthand clerk may well fill up such spare moments as he has at disposal by seeing to his stationery, filling his rack with anything which may have run low. Frequently two or three sizes or kinds of note-

paper are used. Have some of each at hand. Similarly with envelopes, plain paper for "followers," as the second sheet of a letter is called. Carbon paper may be looked after, pencils sharpened, and fountain pen filled. The shorthand clerk is strongly advised to provide himself with a reliable fountain pen, fitted with a gold nib. Composition nibs are of very little use, owing to the rapidity with which they corrode. And if the clerk object not to the slight additional expense, I would like to say how useful a good stylographic pen is in addition to the fountain pen. It can be used on almost any sort or quality of paper, and can be applied to the rapid scribbling of notes, or making calculations, when a pen would be found much too slow in comparison. If kept along with the fountain pen, and filled at the same time, its manifold uses will soon reveal themselves.

Before leaving the subject of fountain pens, let me give a little hint which I have found very valuable. Have a proper leather case to hold them in, but instead of fixing this case inside the watch-pocket, as is usually done, pin it inside the lining of the coat. By this means the pen is kept very much cooler, and the risk of flooding—the result of the expansion of the air inside the

ink-tube causing an overflow of the ink—is reduced to a vanishing point. Moreover, there will be much less chance of spoiling the clothing than where the pen is brought into closer contact with the body.

The note-book may be looked after, and put out ready for use, as it is extremely annoying to go in to the “chief” and then run out again, keeping him waiting whilst you find a fresh book. The book may be opened at the proper place, the filled leaves being held down by an indiarubber band, or a “gem clamp” fitted with a writing surface, to permit of any notes being made thereon, and, in fact, all little precautions taken to assist in the easy flow of the morning’s work. The ink-wells may be looked after, clean blotting-paper laid at hand, and any other little thing which, whilst seeming, and possibly being, paltry in itself, will, if not attended to beforehand, cause friction in the day’s work, as well as loss of valuable time as the day wears on.

While these precautions are being seen to the employer will probably have arrived, and by this time opened his day’s mail. I use the word “mail” for the sake of convenience, but perhaps the good old English expression “post” will be better. We do not want to Americanise our institutions needlessly.

Anything which seems out of place, or to jar upon existing customs, must be avoided. The English merchant, whilst perhaps fully up to date in most things, is still singularly conservative in regard to many minor ones, and it does not do to disturb his susceptibilities unnecessarily.

He gives, when ready, the signal that he requires the presence of the shorthand clerk, who should thereupon quietly enter the private office, provided with his equipment of note-book, pencil, and pen. Usually, the correspondence clerk has a wicker basket, in which to place papers that are handed to him, either the letters which have been answered, or perhaps which he may be requested to deal with, or to throw some light upon by looking up old papers or correspondence, or in some other respect. This letter-basket is useful in many ways, and if not provided, the precaution of having a bull-dog clip or a gem clamp at hand will be found a particularly wise one.

The shorthand clerk will take his seat quickly and quietly, opening his book as he lays it on the desk or table, or, if necessary, on his knee. The employer begins dictating, usually first stating the name and address of the person to whom he is writing. Every effort should be made by the stenographer

to get this down without error, or without having to ask for it to be repeated. There is only one thing that will give the dictator more annoyance than repeating the name, and that is the constant repetition of "Beg pardon" which some correspondence clerks indulge in. The direction which may be occasionally found in certain manuals of instruction, to interrupt the speaker with some limpid phrase, such as "I beg your pardon, sir, but I am afraid that I failed to catch the exact words which you uttered," may be very safely disregarded, and when the clerk really cannot catch an exact name or address, he will always find it sufficient to repeat in an undertone the last word which he *has* caught, when the hint will be taken and the rest of the sentence repeated to him.

In taking down names and addresses, one or two little aids to brevity may be found useful. It will be safe to assume that every correspondent is "Mr." (unless "Esq." is specially mentioned), and every firm "Messrs." This hint will save the writing of one word. Moreover, everyone may be supposed to live in a street, and the sign for that word omitted, unless some other expression, such as Road or Lane, is actually used. The expressions of "Dear Sir," or "Dear Sirs," may be omitted, because the ordinary form

of the letter, or business courtesy, will require it to be inserted in the finished transcript.

The dictation of the body of the letter will generally be at a fairly reasonable speed, not too much for the powers of the clerk, but the opening sentences, such as "I am in receipt of your esteemed favour of yesterday's date," will require very active manipulation of the fingers and pen. Here, again, however, the clerk will be very quick to ascertain the sentences in general use, and will adapt his outlines and phraseography accordingly. The termination "Yours truly" or "Yours faithfully," or whatever form may be the custom of the office, may, when once ascertained, be safely omitted, so far as the shorthand is concerned.

One by one will the day's letters be gone through, and the task now arises to transcribe them. The clerk sitting down to transcribe his "take" for the first time in an office, should restrain his natural tendency to try to get through in the minimum of time. On the contrary, he should go very carefully through the notes of each letter before he transcribes it. Presuming a writing machine is used, a hasty calculation will show whether it is to be written on small or large paper, and at single or full spacing.

These points being decided upon, he proceeds to transcribe. It is not desirable to make erasures in a transcript, even from the stenographer's point of view, and from the employer's point of view the waste of paper is also to be avoided. To keep clear of both these things, therefore, the operator should transcribe his notes without error. The number of enclosures should be shown on each, and the envelope of each letter typed or written at the time. If possible, each envelope should have the enclosures placed therein, and the letters, as they are gradually written, placed, face downward, in the letter-basket before mentioned. One employer of my acquaintance has the letters, clipped together with a bulldog clip, taken to him with a sheet of blotting-paper. He used to read and sign, and then fold them over one by one, and finally return the whole in precisely the same order as they were delivered to him. If he were interrupted he would insert his blotting-paper between the letter last signed and the next, and turn the whole bundle over, so that no unauthorized eye could see it. Of course, in typing, the back of the sheet is never used, but each succeeding sheet is marked, such as "Gilbert Pitman, Page 2, 22/10/04," and so on, in order to facilitate the replacing of any

sheet should it become separated from its companions.

A copyholder is a very great convenience to the typist. Even if he transcribes by pen, the note-book, if standing up, is clearer and the notes more distinct than when it lies flat. There are several good forms of copyholder about, but I certainly think that one which holds the copy in a straight line with the operator—that is to say, one which is fixed at the back or front of the machine and not at the side—is in every way superior to those which involve the operator in a sideways glance.

In reading the notes, go from stop to stop, or line to line ; or, in other words, read sentences rather than words. The mind will receive and retain a complete sentence far more readily than a series of disjointed words, and a sentence is much easier of execution on the machine. After a little practice the operator will know instinctively, when taking down, just how much he can carry in mind at one reading, and he will group his words accordingly, leaving a clearly defined space between such groups. The eye will then naturally travel to these spaces when transcribing, and much time will be saved and consequent speed attained. I have known careful clerks, who, before

transcribing their notes, were in the habit of reading them, holding a red-ink pen in hand as they did so, and punctuating in that colour. The occasional vivid mark was very distinct, and could be "spotted" (if I may use the term) with surprising ease.

The "Art of Typewriting"* gives very full advice as to margins, etc., and I need not, therefore, dilate upon this point. Regularity is the great thing to be observed. Single spacing looks very well indeed on note-paper (especially with *Elite* type), and a margin of five (half an inch from the edge of the paper) is very suitable. Letter-paper will take a "ten" margin very well, and an extra five may be allowed in foolscap sheets. The latter should always be double-spaced : in fact, three spaces will improve the look of foolscap work very much.

Now, whatever margin is adopted, let it be adhered to. In returning the carriage for a fresh line, see that it goes right home to the desired spot. The early machines were very bad in this respect. There was always a rebound of two or three spaces,

* "The Art of Typewriting ; being practical instruction, with graduated exercises and model examples suited to any machine, and including a method of 'touch' writing." Price 1s. 6d., or cloth, 2s. 6d. Guilbert Pitman, 85, Fleet Street, London, E.C.

and uneven lines were very frequent. Modern machines, however, are supposed to stop "dead" and not to rebound, but even in the best of them the tendency to do so *may* (I do not say *will*) manifest itself, and should be guarded against.

In the case of a short letter some care will be necessary to see that it is not typed too much to the top of the paper. A letter, the body of which is, say, six or seven lines long, should have, say, three inches of white space after the signature. In very short letters it is not desirable to make paragraphs. A new paragraph is supposed to denote a new subject, and a short letter will not present the opportunity for the introduction of many different matters. Paragraphing should always be regular, generally an additional five or ten spaces being allowed. Should a heading be given to the paragraph, it is generally better to underline the words of the heading. It then becomes very clear and prominent. I do not recommend the free introduction of capital letters for this purpose. In handwriting, one would not use capital letters, and I fail to see why such should be permitted in typewriting. I know that, in saying this, I run counter to all the "authorities," but such is my opinion, and as such I express it.

The use of the ampersand "&" is not permissible in the body of a letter, but it may be used to advantage in a name, such as Messrs. White & Black, or the L. T. & S. Railway, and so on, and this may not only be the case when the letter is addressed to such persons, but also when these names are quoted. Never use "&c." for "etc." in a letter. In referring to another firm, never omit the "Messrs.," as, for instance, in such a case as "I have to-day seen Messrs. Lewis & Co., with reference to your letter." It looks lacking in courtesy to the firm mentioned to omit the prefix to their name.

With reference to numbers, it is generally desirable to spell out at length all numbers under a hundred. But this rule will not apply to many items which are better represented by figures, as "He lived at No. 29, and not 33, as you thought," "I shall call at 12.30 o'clock," "Less 5⁰/₁₀₀ for cash in fourteen days," and so on. Contractions in business letters are not considered as good form; yet many abbreviated words are constantly used. For instance, in the sentence, "At a premium of 5⁰/₁₀₀ per annum," the words "premium" and "annum" are frequently shortened, but it is improper to do so. It is usual to contract titles of honour, etc., when immediately attached to a name, as "The

Rt. Hon. Mr. Gladstone," or "Lt.-Gen. Smith," but not when the title is used generally and without specific application, as will be explained later on.

Enclosure notes are useful. The number of enclosures, if ascertainable, should be stated. The note should be at the lower left-hand corner of the sheet. In many offices quite an elaborate schedule is prepared of the enclosures, which are enumerated one by one, though, of course, the custom of the office must be followed in this respect.

It is customary in typing business letters to give the initials of the dictator and typist. They are usually typed within the margin at the head of the letter, about five line-spaces above the name to whom the letter is written : thus, GHP—T ; the three initials being those of the dictator, and the last one that of the typist.

CHAPTER III.

PRESS-COPYING, INDEXING, AND STAMPING.

THERE will be no need in these chapters to explain in detail the various points which require to be considered in the actual operation of typing the letters. These points are all fully dealt with in the numerous and excellent manuals of typewriting instruction which are now procurable.

After a day's letters are written and signed, comes the most tedious part of the duties of the correspondence clerk—namely, the press-copying, making up, and dispatch thereof, in time for the post. One or two little things may be borne in mind, which may have the effect of lessening the strain which is bound to arise in those offices where inconsiderate employers leave their correspondence until the last thing, and is then handed over in a lump, to be got out in, say, half-an-hour. First of all, separate letters from envelopes, and arrange both in precisely the same order. As the letters are

signed one by one, they will keep in the manner in which they have been arranged, and then should be press-copied in the same order. As each letter emerges from the letter-book, the corresponding envelope will be on top of the pile, and the letter can be folded and done up in the minimum of time.

A moment or two can always be found for the correspondence clerk to see that the copying materials are all in good order, for although, as a rule, in fairly large offices, it is not the duty of the clerk to perform the actual operation of press-copying, yet it is certainly within his sphere to see to it that nothing goes wrong. Of course, also, in the absence of the junior, whose usual duty it is to pass the letters through the book, it will be the corresponding clerk who will be called upon to do the work.

The operation of press-copying, although involving some little care and discrimination, is not difficult in itself. Even once seeing it performed will be sufficient to show how it is done. But, for the sake of completeness, it will be desirable to explain the *modus operandi*, which, let it be remembered, is completed in far less time than it will take us to describe.

It is assumed that all the letters are typed. The operation is practically the same as

when hand-written letters are press-copied, saving that with typewritten work a much greater degree of moisture is necessary, and the letters require to remain under the press longer than with pen-written work.

The letters are copied into a book, the pages of which are of stout buff or specially thin, although tough, absorbent paper. Japanese paper gives splendid results, and will permit of several copies being taken of a letter at one operation, but it easily tears when in a damp state. Only one side of the paper is used, and each page is numbered—or rather each sheet. Presuming the last letter is copied on, say, page 67, we open the book at page 68, and lay on the back of the previous page a sheet of oiled waterproof paper. The effect of this is to prevent the moisture which is applied soaking through, and causing the writing on the previous page to run and smear. On the top of the oiled sheet we lay a damp copying-sheet, and fold over the leaf of the book to bear the copy about to be made. On the back of this sheet we now lay the letter to be copied, and then another oiled sheet, close the book and place under the press, screwing the latter down firmly, and letting it remain for a minute or two. On opening the book it will be found, provided the copying-sheet is neither too dry

nor too wet, that a perfect copy of the original has been obtained. Moreover, the action of the moisture on the ink has brightened the colour marvellously, and caused it to assume a very pleasing appearance.

I have referred to "damp copying-sheets," but have not yet explained what these are. In order to produce the most perfect press-copies, especially of typewritten matter, it is necessary to have the proper materials. The old-fashioned plan of moistening the leaves of the copying-book by means of the water-brush will not work with typewritten matter. Tin trays (generally dignified by the title of "copying-baths") are therefore provided, and these trays hold a number of sheets of linen, large enough to cover the whole of the leaf in the copying-book. These sheets are moistened by various means. In one, water is poured into an opening in the lid of the tray, and this water, being held in suspension by suitable material in a box in the lid, percolates through holes in the bottom of the box, and so generally moistens the sheets with a uniform degree of dampness. In other trays other means are provided to the same end.

The "Eureka" Copying-Bath will need a totally different procedure. This bath is

probably the most perfect device of its kind so far invented. In the bottom of the box is a mass of absorbent stone or composition, which will absorb an immense quantity of water. A lid of the same material also rests loosely on the top of the sheets, and the latter, by capillary attraction, take up just enough moisture to render them sufficiently damp to yield perfect press-copies, and no more. It is almost impossible with this bath to overdamp the leaves of the copying-book. And one very great advantage of the "Eureka" bath is that one wetting will last for months. I know of one occasion when this bath was got ready for use, and was then packed and sent over from the Paris office to that in London. It came in the absence of the person for whom it was intended, and remained for many months unopened before it was again thought of. When unpacked, the sheets were nicely damped, the moisture was just sufficient, and there was a total absence of—what shall I say?—mustiness or sourness, which one might naturally have expected under the circumstances.

As each letter is removed from the copying-book, the oiled sheet is, of course, allowed to remain, and generally by the next morning the leaves are dry enough to permit them to be taken out. Sometimes drying

sheets are substituted for the oiled sheets in this connection ; in fact, if the letter-book is frequently used they are indispensable. When done with, the oiled sheets and driers should be placed in a drawer of the copying-press stand, or other regular and easily accessible place, to stay there in readiness for the next time they are wanted. It is, however, usual to leave the last oiled sheet in the book, so that no time shall be lost in finding the proper place, should it become necessary to press-copy a letter or other document in a hurry.

The next thing is to index the letter-book. On examination, it will be found that at the beginning or (very seldom) the end of the book, a few pages are devoted to an index. If a letter has been written addressed to, say, John Brown, we open the index at B, and look down to see if any previous letter to that gentleman has been indexed. If not, we write his name in the first vacant line, and also state the page on which his letter has been copied. This is done with every letter which goes into the book. If the letter-book has a vowel index, that is, each letter of the alphabet is followed by a vowel, as, *Ma*, *Me*, *Mi*, *Mo*, and *Mu*, care must be taken to enter the references correctly.

In addition to this ordinary indexing, a

system of cross indexing is also generally made use of. Thus, on opening the book at John Brown's letter, which we assume to be on page 67, and finding on reference to the index no previous letter, we simply make a tick on the page, to indicate no previous letter. This tick is made clear of the actual letter, generally about the middle of the sheet, about one-third the way down. It is usual to use a blue pencil for the purpose. When the next letter is copied, we first enter the number of the page in the index, by the side of the previous entry, then turn to 67, and under the tick place the number of the page on which the second letter is written. If the second letter is on, say, 83, the following index-mark will be made on page 67, *viz.*, 83, whilst on the latter page the note will be 67. When the third letter comes, say, on page 109, we go back to 83 and complete the note there, namely, $\frac{67}{109}$, whilst page 109 will, of course, show the number 83. If, therefore, we open the book at page 83, the note hereon of $\frac{67}{109}$ will show that the letter before is on the page of the top number, and the next letter on the page indicated by the underneath number.

In many businesses, especially those which are termed "Mail Order" businesses, names

are altogether unimportant, the great point being to index the letters copied into towns. Precisely similar operations are gone through, save, of course, that the name of the place, and not the name of the person, is indexed. Or, it may be, a double index is desired. This may be arranged in two complete lists—the one being devoted to names and the other to places ; or, as a still further variation, names and places may be indexed in one continuous list, towns being written in red, or underlined in that colour, in order to render the secondary list entirely distinctive ; or, the second list may be indented slightly.

In many offices, again, where the volume of correspondence is heavy, press-copying is dispensed with altogether, carbon copies of every communication being taken as the letter is written. These carbons are filed away with the letters to which they relate. There is an immense saving of time and labour in this practice, but it is very questionable whether, should ever it become necessary to produce such a copy in a court of law, it would carry that weight which a press-copy, appearing in its regular place in a bound volume devoted to press-copying, would have, and for this reason, leaves of a letter-book should never be torn out or

otherwise be interfered with. If a page is spoiled in copying, write across it in blue pencil, "Cancelled."

In the case of letters being typed in duplicate, or where circulars or letters written in identical terms, are sent out in large numbers, it is a common practice, after one letter has been properly copied, to resort to an operation known by the inelegant name of "fudging," in order to give them the appearance of having passed through the letter-book. There are several ways in which this can be done, which will bring up the colour of the ribbon to the orthodox shade of a properly-copied letter. For small offices damped blotting-paper, used in conjunction with the copying-bath, is perhaps the most convenient. This should be chosen the size of the copying-bath, in as thick a quality as possible, and be placed in the copying-bath, preferably overnight. When required the letters are interleaved between the sheets of blotting-paper—two letters together, back to back—and the whole given a good nip in the copying-press.

If a letter consists of two or more sheets, or if a cheque or other valuable document is enclosed in the letter, the two should be fixed together in some way. Many old-fashioned firms still use a touch of gum to

effect this object, but the "gem clip," introduced a few years ago, became very popular for the purpose. A still more modern device, which has the merit of being exceedingly cheap, is the "pinch clip." This latter device is also exceedingly useful for attaching letters and carbon copies of replies together, as they occupy practically no room in the drawer or other receptacle in which the correspondence has to be filed.

For the benefit of those who have to deal with a heavy correspondence, perhaps within a short time of closing hours, we give a plan for rapidly tearing up sheets of postage stamps which will save a great deal of time and annoyance in stamping the post. Take a whole sheet of stamps and divide it by the central perforation across the middle, and having laid one of the sheets in front of you lengthwise, fold over the first row of stamps, heads upward, then the next row under the first, and so on, after the fashion of the folds of a concertina, until you have a long strip. Compress it by running the nail of your first finger across, and with the first finger and thumb of the left-hand pinch off the folded stamps. You will then have a length of stamps ready for running over the damping roller in the usual way, detaching each stamp from the strip direct on to the envelope.

CHAPTER IV.

THE CARD INDEX.

THE Card Index, upon some of the uses of which we purpose to enter, consists of a suitable tray or drawer in which a series of cards are placed in an upright position, resting on their lower edges, and kept at the correct slope for reading by a suitable contrivance called a stop-block, or follower. These cards have written on them the record which it is desired to preserve, and each forms in itself a complete unit. A card can be abstracted from the drawer without interference with those remaining ; or any new card—or a number of them—can be inserted at any time or at any place by the simple act of dropping them in the desired spot. Usually, for greater security, a metal rod runs the whole length of the box, passing through the lower edge of the cards by a hole punched in them for that purpose.

The theory upon which the Card Index works may be stated thus :

(1) That each card shall contain in itself all the information it is intended to carry.

(2) That each item shall be carried on its own card, and upon no other.

The duplication of cards, save as may be explained hereafter, is not to be recommended; but cross references are useful and in many cases desirable, or even necessary.

Record Cards, sometimes called "blanks," are made in various colours and thicknesses, and those most commonly in use measure approximately 3 ins. by 5 ins., the *exact* size being $7\frac{1}{2}$ cm. by $12\frac{1}{2}$ cm. These cards are variously referred to as "No. 35^s" (the two figures just mentioned), or "No. 53^s," or No. 1. A larger card, called No. 2, or "No. 46^s," measures 4 ins. by 6 ins. (10 cm. by 14 cm.); and a still larger one is the No. 3, or "No. 58^s," or "No. 85^s," measuring 5 ins. by 8 ins. ($12\frac{1}{2}$ cm. by 20 cm.).

Such a card as the last-named, ruled in the manner in which an ordinary ledger is ruled, is often employed with the utmost convenience, in substitution for the awkward and ungainly bound volume. This branch of the subject will be dealt with at length later on. Thin cards are the most suitable for use in the typewriter.

The cards are generally arranged in alphabetical order. To separate the A's

from the B's and the B's from the C's, and so on, a set of Guide Cards is made use of. These cards are similar to the Record Cards, but are in substance stouter and stronger, and have a lip or tab projecting from the top bearing its letter or other mark. These tabs usually occupy one-fifth of the total width of the card, so that we get from A to E in a straight line. The intervening Record Cards spread them out, and in this manner any guide, from A to Z, may be seen at a glance.

The A to Z guides are useful when a comparatively small number of records are used. But when, as will frequently happen, the records extend to several thousands, then a more extensive classification is desirable. Thus, instead of grouping all the A's together, we may split them into three groups—viz., from A to Af, Ag to An, and Ao to Az, and the same with all other initial letters. Some firms prefer the Vowel Index, dividing the initial letter into five sections, as Ba, Be, Bi, Bo, Bu—a plan which, in our opinion, is open to serious objections, one of which is that the name “Bradshaw” would come before “Beardshaw,” which is contrary to all popular ideas of succession. Very many arrangements of Guide Cards are to be had, and generally speaking, the greater the division of the records by means of the

guides, the more rapidly can any desired card be located. In a small index of names before us at this moment, in which about 4,500 records are placed, there are upwards of 200 Smiths. These are divided into no less than twenty sections, according to their initials. In the same index the "M's" and "Mac's" take about ten sub-divisions, and several other such instances occur. The Trading and Manufacturing Company, Limited, of Temple Bar House, have a very elaborate set of Guides, so carefully and minutely divided that they extend to no less than 3,000 Guide Cards.

Of course, Guide Cards need not of necessity be alphabetical. They can be numerical, or made to denote dates. Thus, if a firm has a number of customers whose accounts fall due for payment on the different days of the month, records may be placed before guides marked from 1 to 31. If such records are at all numerous on any or all of such dates, then, in addition to the numerical Guide Card, alphabetic ones may also be used.

The immense popularity which the use of Card Indexes have attained in the last few years undoubtedly arises from their great adaptability to every possible class of record, their perfect regularity, and the ease with

which "dead matter" can be withdrawn, or "live matter" re-classified. This is the most valuable feature of the whole scheme. But even the abstraction of "dead" cards need not involve their destruction, as they can be filed in a separate drawer and kept at hand for reference at any time should occasion arise.

When once a Card Index is started, and a fixed determination is made to keep it well up to date, the labour it entails is very small indeed, whilst the ready conveniences it affords, and facilities for ready and rapid references on all sudden emergencies, are almost indefinite.

The simplest use to which a Card Index can be applied is as a record for names and addresses, which may be typed on perfectly plain cards, or, if written by hand, filled in on cards having light blue lines. The convenience is that any card may be removed, should the person change address, or any fresh entry interpolated, without disturbance or crowding, where and when desired.

But in addition to this bare item of information, the card may also indicate a ledger folio, the number of the correspondence file in which all the communications to or from the person is placed, and so on, whilst at the foot may also be noted the credit limit, reports as to status and

business, and so on. Further, the general arrangement can be made according to colours, providing a ready means of referring to various branches of correspondence—for instance, blue for town, grey for country, buff for foreign; or the colours may be used to distinguish cards used for general customers, town travellers, country travellers, and agents.

Should it be desired to circularise the persons whose names are so indexed, the file can be split up into as many parts as there are clerks or addressers available, and time and labour saved accordingly.

As replies from circulars come in, the corresponding cards may be withdrawn and filed apart, and check kept on the result of the circularising. The sections can then be brought together again to be dealt with as may be expedient.

How could a bound book be made so useful or convenient?

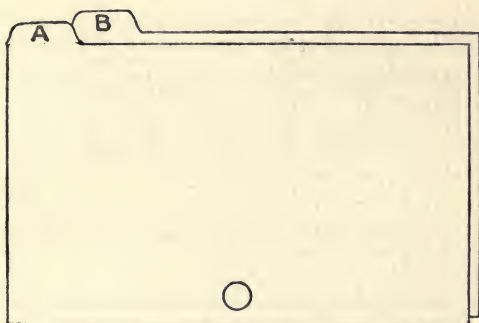
As generally arranged, the Card Index is fitted into a tray or drawer, capable of holding at least 1,000 cards in addition to a set of guides. Beautifully finished oak cabinets are now obtainable at a moderate price. If economy is an object, there are cloth-covered drawers for desk use fitted with a lid. Of course, the lid is not necessary when the box

portion is one of a series of trays—as in that case the tray, when done with, is replaced in the cabinet to which it belongs. A place is provided in front of the drawer for a label, which is always easily removed. Thus, should the drawer become full, the back portion of the cards may be removed and placed in a second drawer, and the label altered in a minute or two. At the lower portion of the box-front is a knob, which is connected to a round brass rod. The latter passes right through a circular opening at the foot of each card, and enters a receptacle at the back of the box, where by giving it a slight turn it is held secure. Should the tray fall, the contents are then not likely to be upset, as the cards are held in place by means of the rod. In the illustrations this circular opening is clearly shown. It is possible, also, to have a lock fixed to this rod, so that it cannot be withdrawn by any unauthorised person.

This slot, however, is not always circular ; in some card systems it is shaped so that it presents a nick narrower at bottom than at top, which is cut completely out of the card. When such an opening is used, a duplex form of rod is employed, which normally spreads out and prevents the card from being withdrawn ; but a turn of the knob brings the

two sides of the rods together, and so permits any card to be taken out or replaced without disturbing the surrounding ones.

In addition to record cards and guide cards, a third kind, called "tabs," may also be most advantageously used. In this case, the projecting lip is not so high as those on



GUIDE CARDS.

the guide cards, nor so wide. The tab can be cut so that twenty or less will, in their gradually moving progression across the drawer, only extend to the width of an ordinary record card. The great utility of this secondary division is clearly seen in such an instance as the following :

Supposing, for sake of example, a credit

D

instant. The customer comes in, and pays his instalment. The necessary receipt is written in the pass book held by the customer, and a corresponding entry on the card in the card index. These cards would then be placed in the back portion of the desk tray, and gradually accumulate during the day,

Miss Lucy Andrew, 14, West End Lane, Richmond, Yorks. ENQUIRY: Chiffons.	Feb. 1st 1906 Sent No. 3 List. Source of Enquiry: "Daily Mail"
<p>Followed up - Feb. 15/06 No. 1 Letter & B. Patterns. Mar. 1/06 No. 2 do & G. Cat.</p> <p>RESULT: Mar. 3/06 Order for Pongee, 7/9</p> <p style="text-align: center;">○</p>	

FOLLOW-UP CARD.

at the end of which time all cards left in front would be indicative of payments in arrear, and dealt with according to the system in use in the office, *i.e.*, either have a reminder sent by post, or distributed into the next day's batch of cards. At the end or at convenient intervals during the day, the cards could be taken away to enable the

necessary ledger entries to be made, and then redistributed under the day of the month, in readiness for the next payment. The reader may very well work out the immensely increased labour which reference to and writing in books on every payment being made must entail.

Job N°									
Order N°		Drawing N°			Cost £.				
Labour	N° of Man	Hours	Cost of Labour		Material				
Assembling					Babbitt Genuine				
Babbling					" Common				
Blacksmith					Brass Cast				
Boring					Brass Rolled				
Chipping					Iron Cast				
Drilling					Iron Wrought				
Erecting					Steel Sheet				
Filing					Steel Soft				
Grinding					Steel Tool				
Key Seating					Piping				
Milling					Lumber				
Painting					Incidentals				
Planing					Cost of Materials				
Polishing					Cost of Labour				
Slatting					Prime Cost				
Tapping									
Turning									
Testing									
Total									

COST CARD, WITH TAB.

Possibly, however, it may be preferred to keep all the cards in strictly alphabetical order, subdividing them according to dates; and this would work very well indeed where lump sums have to be received, or bills met or paid, and so on, on certain definite due dates, but would not be so convenient in a credit business as the plan before described.

Where instalments fall two or three or more days in arrear, and for any reason it is not desired to deal sharply with the delinquent, although he must be well looked after, then some means of distinguishing his card from all others is desirable. We have seen cards so made, that a narrow red signal is

Name											
Address											
Where last employed											
Date employed				Salary				Department			
Nationality											
Change of Salary	Date									Date left	Cause
	Rate									Discharged	
Record											

STAFF CARD.

hinged at the back of the record card, so as to fold down out of sight in ordinary circumstances, or stand up if required. This red slip would be immediately perceived, even if it were the only one in a million others. Unfortunately there is the danger of this tag catching on or slipping under the cards, and being pushed out of its place. Or for

temporary use a common Gem clip might be slipped over the edge of the card, and would immediately proclaim the individual mentioned therein as a defaulter. Smith's enameled steel signals are a very cheap and effective device of this sort, which is simply a narrow piece of "crinoline" steel, folded

Publication										Place of Publication											
Date of Contract					Date of Expiration					Space					Rate						
Copy to be furnished										Cuts required											
Special conditions										Special Rate											
No Ad appeared	Jan.						Total	May						Total	Sep.						Total
	Feb.							June							Oct.						
	Mar.							July							Nov.						
	Apr.							Aug.							Dec.						
	Subject of Ad.										Remarks										

ADVERTISING CARD.

over clip-fashion. This can be slipped on to a card instantly. The steel also can be had in eleven different colours ; and if, say, one of a blue tint is slipped on the card it may serve to indicate that the party is a defaulter, but all right ; a brown-tinted clip will show that he must be written to in a couple of days ; or a red one will show that

the defaulter is dangerous, and must be taken in hand at once, lest losses arise.

Of the many ways of using these signals, perhaps, the most common is to print or stamp along the tops of the cards the days of the month, 1 to 31. A signal placed over any number indicates that the card is to have attention on that date. All other cards in the file which are to be attended to on the 24th will, of course, have signals in Row 24. The cards requiring attention on any day of the month are found by simply taking the signals in the row for that day. Some prefer to have the dates printed on the signals in addition to or instead of having them on the cards.

From what has already been said on this subject, it will be clear that the use of cards, regularly written up and carefully filed, is almost limitless. Special instructions for even the principal of these uses would involve the preparation of an immense *tome*, and this it is not our intention or ambition to undertake.

Devised originally as a convenient method of library cataloguing, and capable of being expanded, contracted, enlarged, or depleted, separated, and brought together again, its immense utility was very quickly recognised; and simultaneously therewith came its adaptation to numerous other purposes.

In many lines of commerce it is now almost impossible to conceive how business was carried on for so long without cards. To instance one such branch of industry, we may refer to Factory Prime Costing. A job may come into a workshop, say, by way of example, the printing of a magazine. The card sets out the name of the customer, the nature of the job, and the number required. First of all, the "copy" may go to the compositor. The time is stated on the card, as also is that when the composition is finished. Thus the cost of that service is easily ascertained. Then proofs are pulled. The time and paper are again recorded. The proofs are sent for revision, and the dates noted. The card is then filed in date order by which the proofs may be expected back. Presently they are returned. The card is removed from the cabinet, and sent back in order that the time occupied in making corrections (if any) may be noted thereon. Then it goes down to the Stores-keeper, who records thereon the quantity and style of paper to be used in the printing. The time occupied in "making ready" and machining is also noted. Then it passes to the folder, the binder, the packer, the warehouseman or despatching department, and finally, when the job is out of the works, is returned to the cost clerk,

who from the details on that one scrap of pasteboard is able to fix the actual cost of the job, add the necessary proportion of profit, and render his invoice in due course.

Or, if these details be too numerous for a single card, each department may have its own card, of a distinctive colour, and the details from each drawn together in a general or synoptical card, the tab of which would mention the job number, as fixed in a universal index.

This latter plan, *i.e.*, of setting forth the details of the work of each department on its own card, is especially useful where work in connection with any job is conducted in more than one department simultaneously. Instructions for each department are marked upon the cards, and those for the assembling-room enumerate precisely what is to be brought together. In most large wholesale houses it is usual for the customer buying from several departments to carry from one to the other his "card," on which the assistant serving marks his initials. This card is finally handed in at the receiving desk, and presently slips find their way down from each room to be attached to the card. These slips specify in detail the purchases and prices, and form the material upon which the invoice clerk commences operations. The

slips are written in duplicate, and the duplicate copy is sent down to the packing department along with the goods to which they relate. When the last of such slips reaches the counting-house, the card is sent down to the packer, who takes it as instructions to check, pack, and despatch. Whilst the packer is doing his work, the invoice clerk is doing his also, and goods and invoice can then be despatched together, so that the purchaser may check the goods received along with the invoice. The packer can file his card as evidence of the work of his department; the counting-house files its slips for reference, if needs be there; whilst the slips sent to the packing-room are then taken in hand by the Stock-keeper, who can, by their means and suitable dissections, trace the disposal of and account for every single article which has found its way into, and then out of, the warehouse.

For recording the fluctuations of stock, nothing can beat stout cards. They are compact; they stand handling an almost indefinite number of times; filed either under departmental or special headings they can be found and written up in a tithe of the time that would be required were bound books used.

Nor must it be assumed that Card Indexes

are useful only to manufactories or large establishments generally. The man of business with even the smallest connection may make use of them. To a solicitor, the Card Index is especially useful. A card is more convenient to write up than a diary (although the latter should never be dispensed with), and filed under dates may serve as a perpetual record of steps taken in the past or to be taken in the future. Thus, let us suppose that A, the client, brings in a dishonoured cheque and requests the solicitor to write the debtor, B, for payment. The letter is written, and a card, endorsed with a note of the fact, is filed away two days ahead. At the expiration of that time no answer being forthcoming, the card is automatically turned up, a writ issued, and the fact entered. Again the card is filed ahead, to permit of service of the writ, and a note made thereon when this is done. Then comes the affidavit of service, and the card again placed forward to await notice of appearance, and so on, step by step, throughout the whole course of the action. Occasions are frequent when the client, or maybe the defendant himself, may call to know the position of matters. The card summarizes everything. It does not require to be looked for before it can be found. Its contents

may be discussed whilst the papers are being brought in, if they are wanted ; but generally the card is all that may be required, and should contain everything, from the original instructions right down to the payment of costs.

In insurance offices cards do work which no book can ever do. The cards may be arranged in such manner as to permit of instantaneous finding, whether looked for alphabetically, geographically, or in date order.

In accountants' offices, especially those having to do largely with the winding up of estates, or perhaps the temporary conduct of a business pending disposal of the same—but what need is there to carry the matter further? Take the London Directory and schedule the trades therein. There is not one trade, profession, business, or calling, in all that goodly volume, in which the Card Index is not of value.

CHAPTER V.

FILING DEVICES.

ONE of the most interesting portions of the internal economy of a modern office is the conveniences which are provided for the proper filing of letters and other documents.

The contrast between the old and the new is most marked. In olden times no trouble seemed to be too much, and the time involved never was thought to be wasted when search was made for any document which was suddenly required to throw light upon some uncertain point in connection with the affairs of business. When one comes to consider the immense strides which have been made in simplifying the filing of office records, and of subsequently finding them at any moment required, one cannot help a feeling of almost angry pity at the sweet innocence of the ways of our progenitors.

Whatever may have been the case in the

dim and distant past, beyond that to which the memory of man extends, no one can say. Probably, however, when a real desire to expedite matters generally arose,

The Spike File

took its origin, and as a relic of the semi-barbarous times has been handed down from generation to generation.

The construction of the spike file is sufficient of itself to show its high primitivity. One just stuck the papers on, and let them accumulate, hanging the contrivance on a nail in the wall, or from a hook in the rafters overhead, and let them stop there. So long as they did so stop all was well. But when papers were wanted, the spike was lifted down, and one can very well imagine the frantic efforts of all concerned—first in blowing off the worst of the dust, then shaking off as much more as would consent to fall, and finally carefully wiping off that which would not come off by other means, and, lastly, wading one by one through the papers on the file until the one sought was found, only to discover that the vital word or figure, such as a date for delivery or the price or rate of discount, had been pierced and cut away by the wire of which the file was constructed!

To facilitate the removal of a paper from such a file, a means was subsequently found whereby the wire could be parted in the middle, and

The Apron File

was still a further improvement. This device certainly did make an attempt to keep the papers free of dust, and as the spike opened and closed, any paper on the file could be easily found and removed. But the construction of the article caused it to take up much unnecessary room, and although it is still very widely used, yet it cannot be called at all a modern device.

Docketing.

A plan which still prevails in many offices is that of marking each letter with the date of receipt and reply, the person from whom the letter has come, and sometimes the purport of the communication. This finds full employment for the office boy, but is of very little extra use. The letters, after being folded and docketed, are then put into pigeon-holes, according to the initial letter of the sender, and month by month are done up in bundles, marked with the name of the month and the year, and then thrown up on a high shelf—the higher the better—and let stop there !

This bundling-up of letters is capable of improvement in one or two directions, and, under its improved form, is still very widely used, especially in solicitors' offices and railway companies, and, maybe, old-established merchants' offices. In this case the letters are, after being perused by the principal, handed out to a clerk, who enters them, one by one, in a special register, called a "Received Letter-Book," or "Inwards Letter-Register," marking each letter in numerical order to correspond with a similar number in the register. The book is usually divided into five vertical columns, as follows: No. of Letter, Date, From Whom, Subject, How Dealt With. The last column will at once show if any letter remains unanswered.

In order to render this book of any use, however, it is necessary to prepare an index to it, which will, of course, permit of cross-indexing to any extent.

Presuming, then, that the bundles are done up monthly, and placed in proper order on a shelf, or in light pine-wood boxes, the index will immediately show in what bundles letters will be found, and the position of such a letter in the bundle—as, of course, they are kept strictly in numerical order—without reference to anything else.

Drawer-Filing.

Now in this received letter-book and index we have the germ of a great development, and in due course this evolution took shape. If particulars of the letters could be classified in a book, why not the letters themselves be arranged in a drawer or case in the order in which they would appear in such a book, and so dispense with so much pen-work? The result was such devices as the Amberg and other similar files. A cabinet was made, which consisted of a number of drawers, the exact number being proportioned according to the number of letters likely to be received during a stated period, eitherly quarterly, half yearly, or annually. Running through the whole of the drawers was a minutely-divided alphabetical index, so made that any desired number of letters could be placed between the leaves. Thus any document which came into the office could be placed away instantly, and found with very nearly the same rapidity.

But it presented two or three weak points. In the first place, should a drawer fall down, the whole of the contents would be scattered, and this naturally caused loss of time in resorting and refiling. Then it was necessary to remove a drawer entirely from the

cabinet in order to make examination, of even the most cursory nature, of any document therein. Moreover, at the end of the quarter, or six months, or year, as the case might be, the whole of the letters had to be taken out and filed away in boxes. The system, therefore, involved some little expense to provide the filing boxes, took up some time, and filled up the shelves in the office very quickly.

Each of these defects has been remedied in separate devices, but no device has ever been invented which will remedy all three points at once.

The Shannon File

kept the papers together all right. To effect this, two small holes were punched together in the letter to be filed, and these holes enabled the letter to be strung on a most ingenious double hook. Then, if and when the file dropped, there would be no scattering or falling about. But still the file had to be removed, in order to permit any document being filed, taken off the file, or examined. Accordingly, we find in the

Advance System of Filing

that hooks are attached to the back portion of the drawer, and these hooks engage with

a rod when the drawer is fully open ; and the front of the drawer, being lowered, the file is held firmly in a convenient position, and any paper examined, replaced, and so on, as the case may require. This was, certainly, an advance ; but the subsequent operation of emptying the cabinet was still required.

The Referee Horizontal File.

got over two of the difficulties. It consists of a drawer, in which an index or part of an index is fixed, but instead of pulling the drawer out, in order to insert or remove a paper, the front is made to fall down, and the finger will fall upon the required portion of the index in a moment. Moreover, the files are made in such a way as to enable any number, from one upwards, to be used. It is as cheap to buy a fresh section as it is to buy a transfer case. When a file is full, another is placed on top or at the side of the first one, and so on, until the merchant's fortune is made, and he retires from business.

A very useful and compact form of file is that known as

The Pilot File.

This device has appeared under a number of different names, and with variations more or

less necessary or effective. In this system the letters are perforated and strung on a hook, and the file then placed on edge on a shelf. We know one office in the City of London that has thousands of these files in use, and declares that nothing would ever make them change. The Pilot File appears to be a great improvement on a much older form of book file, which has, however, practically passed out of knowledge at the present day, and is hardly worth mentioning.

We are now coming to a very interesting period of this evolution, namely, the introduction of the

Flat Filing Systems,

of which the original was the Stolzenberg. In this case, a stout manilla cover is fitted with a fastening device, something like a glorified paper-fastener. Letters are perforated and fixed on the cover. It is easy, cheap, and the file of letters takes up no more room than the documents themselves.

But it has not been this economy of cost of space which has made flat filing so exceedingly popular. It is the fact that it permits of a degree of classification which, up to that time, had never been attempted. The covers can be made of six or more

colours, although six is found, in actual work, to be enough. Now, in dealing with the correspondence, each colour can be given to a distinct class of correspondence—blue to travellers, red to suppliers, green to customers, yellow to letters relating to finance, and so on. It is impossible to say all the purposes to which this colour distinction can be put; but it is not impossible to say no business exists, probably, in which this classification is not useful. A man has two agencies—he gives files of one colour to one such agency, and a different colour to the other. He belongs to two clubs, and files the correspondence or papers, etc., relating to each on differently coloured files.

Each will hold several hundred papers; and, taking it from first to last, the flat filing system was a pronounced success and improvement. We now come to the

Vertical System of Filing.

A book, aye, and a big book, too, could be written to describe the variations and wonderful scope of the vertical file. In the "Referee" file, manufactured by Partridge and Cooper, 191, Fleet Street, the cabinet itself consists of a drawer, wide and deep enough to take a sheet of paper. In this drawer is a series of guide-cards

(generally strung freely on a rod fixed inside at the bottom), and between these guide-cards are placed a series of manilla folders, each marked in progressive order, either numerically or in alphabetical order. If the correspondence is not very heavy, alphabetical order will do ; but the heavier the correspondence, then the greater will be the advantages afforded by the numerical method. And this method, therefore, will we seek to describe.

In order to file letters by the numerical and vertical system it is necessary to have a small card index, such as has been already described in these pages. We have folders in the file, and cards, etc., in the index cabinet, and are prepared to start work. The first letter handed us to file will be one, say, from Alfred Smith. We take a card, and write upon it (or type it for preference)

Smith, Alfred, 1.

181, High St., Birmingham.

We then take a folder, place Mr. Smith's letter in it, and if the folder is not already marked, then we number it, and place it in the cabinet. The next letter is from the Machinery Disposal Co. Make out a card for it, place the letter in a folder, mark it, or see that it is marked 2, and so on.

Presently, however, we find that two distinct matters are being referred to in Mr. Smith's correspondence. The object of the system would be defeated were both matters filed in the same folder, and yet, naturally, one wishes to keep them as close together as possible. If we put the correspondence in the new matter after that in the first, we throw out all the numbering, and if we put the new matter last, then we find that as gradually the numbers of the folders impress themselves upon our memory, Mr. Smith's won't, for the reason that somehow the two numbers confuse. We therefore branch off from numbers to decimals.

Referring to the card relating to Mr. Smith, we might mark it as follows :—

Smith, Alfred,

181, High St., Birmingham.

<i>re</i> Printing orders	1
Agency proposals	18
Financial matters	97—

but under the decimal method we adopt the following plan :

Smith, Alfred,

181, High St., Birmingham.

<i>re</i> Printing orders	1
Agency proposals	1.1
Financial matters	1.2

and so on, and this decimal notation can be

carried on, as occasion arises, almost to infinity.

The immense amount of matter which may be got into the least possible space is surprising. Presuming only that ordinary care is taken in the filing, any letter required can be found in an instant.

Nor are the merits of vertical filing confined to the mere stowing away of letters. If, in addition to the index of correspondents, a second drawer of the card cabinet is devoted to an index of subjects, any special item in the correspondence can be instantly located. Something of note is mentioned in a letter from Smith. Enter this item on a card devoted to subjects, and file. Thus—

STEARINE

Corner in

134

Reference to folder 134 will bring the information to light.

Whatever the future may have in store, there can be no possible doubt that for all-round usefulness, time and labour saving qualities, and economy of working, the vertical filing method is to-day the most perfect known to the commercial world.

A number of variations of vertical filing are possible, as, for instance, the use of colours to distinguish the tens, and so avoid the use of guide-cards; the introduction of fixing de-

vices in the folders, in order to prevent letters being scattered, and so on.

The last system which we shall describe is that known as the

Envelope Filing System.

In this case large manilla envelopes are used, the face of which may be printed with any details which may be thought desirable for the special business. These envelopes are arranged in alphabetical order in drawers, or better still, in small boxes, and placed on shelves. A summary of the contents may be indexed on the face of the envelope. Of course, if desired, and the number were large, numerical filing could very easily be adopted.

By using envelopes of different colours the papers may be classified. The designers of the system recommend that straw-coloured envelopes should be used for ordinary correspondence, red-coloured ones should be devoted to invoices or accounts unpaid, and blue envelopes to receipts and vouchers. These should be filed in the same place as the correspondence envelopes, and placed, say, red first and then blue, after the straw-coloured envelopes. The great feature of the system is its economy ; whilst the fact that no perforation of the paper is necessary,

and that anything, from a folded newspaper to a postage stamp, can be placed in the same envelope, renders it for the smaller business man an all-round useful and practicable method to adopt.

CHAPTER VI.

DUPLICATING METHODS.

THE worker in a modern office must needs know something of the procedure necessary to turn out good copies from the duplicator. We therefore propose to set out the salient features of a few of these devices, which all rest upon the general idea of a stencil, cut by hand or by the machine, and which yield copies by means of an inked roller or other equivalent device.

Stencil-cutting itself is an art with a long history behind it ; but as in the pre-historic days the typewriter had not been invented, there will be no need to dilate upon the methods adopted by Nebuchadnezzar or his contemporaries in order to duplicate copies of their gladiatorial decrees.

Stencil machines are of two kinds, namely, those in which the various operations are performed by hand—and such are usually called *flat* duplicators—and those in which the mere turning of a handle is all that is required. The latter are termed *rotary* duplicators.

The stencil, as has been stated, may be cut by hand or by the typewriter. For the hand-made stencil a special writing slate is provided. This slate is formed of a slab of steel, very closely engraved with cross-cut lines. These lines are so close together that at times they can hardly be distinguished by the naked eye, and the finer they are cut the better will be the resulting stencil. The slab of metal is suitably imbedded in a sloping, desk-shaped piece of wood, in order to accommodate the hand properly. The stencil sheet, which is made of Japanese tissue coated with wax, is laid on the slate, and the writing executed by means of a hardened steel stylus. Writing with this instrument causes the wax to leave the stencil, so that when ink is forced through the fibre of the tissue it finds its way to the impression paper laid beneath it.

Hand Duplicators.

The first stencil apparatus with which the writer became familiar was

Zuccato's Trypograph.

In this apparatus the frame-work consists of a box, having a hinged falling front, and a hinged lid which, when the support of the front was removed, fell downwards. At each

end of the box is a brass hinged strip which enters a groove prepared for it. The ends of these strips being raised, the top edge of the stencil is laid so that it can be clamped by means of the strip. The free end is then gently pulled straight and clamped down. Inking is effected by means of a squeegee. When the front is pulled out, and the top lid falls, a space will be left between the lid and the stencil above it. Into this space a sheet of paper is slipped, the inked squeegee passed over, and when the front is again pulled out, the printed sheet slips into the hand. The device still maintains a high position in the world ; and since it is all self-contained, and is an exceedingly compact and portable affair, it has met with a vast amount of patronage amongst missionaries and others working in countries where transport presents difficulties. But in saying this we must not be understood as suggesting that its use is limited to such purposes, for it is largely used in commercial and other offices.

The Cyclostyle.

In this apparatus the waxed sheet is first mounted in its frame, and the writing is effected by means of a small wheel which presses the waxed sheet down on the metal bed of the apparatus. Ink is then passed

over the surface by means of a roller, and the printing effected.

The Mimeograph or Duplicator.

The former of these words is an invented term, and, strictly speaking, should be applied only to the apparatus manufactured by the A. B. Dick Co. of Chicago, who manufacture it under licence from Thomas A. Edison. The latter word is the English expression for precisely the same class of apparatus. The Duplicator consists of a hinged frame, mounted on a baseboard, and capable of being removed therefrom. When taken out and turned over, it is seen that embedded in the wooden frame is another, slightly smaller, and made of metal. This inner frame is held in its place by means of buttons ; a stencil being made by hand, it is laid down on the frame, the inner frame replaced (which operation has the effect of tightening the stencil), and held in its place by the buttons. The frame is then mounted again on the baseboard.

With this form of apparatus, ink is supplied in a collapsible tube. Some is squeezed on to a slate (a child's school-slate will do) and spread evenly by means of the roller. A sheet of blotting is then placed on the baseboard under the stencil, the roller passed

over several times ; when on lifting the frame a clear impression should be found on the blotting. Two or three further pulls are then taken on blotting in order to secure even distribution of the ink, and printing can then proceed.

In using the stylus for ordinary handwriting, care should be taken that exactly the same amount of pressure is given to up as to down strokes. Should a slight mistake arise, the portion of the waxed paper can be smoothed down by the thumbnail or a bone-handled penknife, and the correction made.

Self-rising Frames.

It was quickly found that having to raise the frame carrying the stencil after each impression involved a great loss of time. To obviate this, several methods have been devised. One of the most popular is the Self-rising Frame. A projection is attached to the further end of the frame, and this is fitted with a long spiral spring, which can be brought to tension by means of a small lever at the near end of the baseboard. When the pressure of the right hand is released, the spring exerts its pull on the projection on the frame, and causes it to rise. The effect of this simple device is to increase

the speed of the operator by twenty or more per cent.

The Diaphragm Mimeograph.

It was also found, particularly with type-written stencils, that not only was there a considerable loss of time involved in fixing the stencil each time one was required, but that a great wasting of ink took place. To prevent this, a sheet of gauze-like material was stretched and stitched to the brass frame, and a margin of ink-proof varnish painted all round. When the machine is so equipped it is only necessary to type the stencil and lay it on the baseboard, and pass the ink roller over it two or three times, when the sticky nature of the ink will cause the waxed sheet to adhere to the diaphragm. Economy of time as well as ink, in addition to the necessity for using smaller and less expensive sheets of waxed paper, are the results of this device.

The Holborn Duplicator.

A word may also be said with regard to this apparatus. The stencil is made in the usual way. There is no removable frame, but in place of this we have a full-sized pad saturated with ink, which can be replenished by painting further supplies on the back.

The stencil is laid, face upwards, on to this inked pad. A sheet of paper is then laid on top of the stencil, and pressure applied by means of a perfectly clean roller to the back of the paper. By this means it was considered that not only would the time involved in inking up be saved, but also a considerable quantity of waste ink. Moreover, if it could be properly worked, it is clear that the effective life-time of the stencil would be very greatly increased, whilst in the matter of cleanliness it is all that could be desired.

Rotary Machines.

Automatic Cyclostyle.

When this machine was placed upon the market everyone wondered why it had not come before. The thing was so very simple and saved so much time, besides adding to the general beauty of the work, that it immediately sprang into favour all round. The stencil was cut and mounted in the usual way, and the frame was fixed on the bed of the machine. Ink was supplied to the rollers, there being an ink-feed roller as well as a roller for inking the stencil. A turn of the handle passed the frame clear of the rollers, when it was automatically lifted. A sheet of paper was then fed into the instru-

ment, and a reverse movement of the handle brought the frame back again, and under the rollers, which could be adapted to any pressure required to make a perfect impression. Again reversing the handle, the frame passed out and lifted, the impression taken off and a fresh sheet fed in, and the operation repeated as often as might be required.

The Rotary Duplicator.

This instrument had, unfortunately, not a very long career, difficulty being found in the uncertainty of the feed. It consisted of a framework, having at each end rollers, round which passed an endless band. The stencil was cut and mounted in the usual way, upon a detachable frame, and the feeding arrangements were somewhat similar to those in the device last mentioned. There was a tendency, however, for the band to slip, or to refuse to take up the paper at the critical moment, with the result that the machine was too uncertain in its action.

We may pass over the Lightning Duplicator and various other forms of apparatus, all intended to save time and secure better results from the stencil, since it is generally admitted that they have been improved upon by the advent of

The Rotary Neostyle,

now called, for distinction and brevity's sake, the Roneo. This device is almost more than mechanical in its operation. A cylindrical drum is suitably mounted on upright posts. Round this drum is placed the stencil. Ink is applied by means of an inked pad, placed between the drum and the stencil, and the supply is maintained by means of an inked roller working inside the drum. The revolution of the handle at the side (three turns are required for each complete operation) feeds the paper into the machine, makes the print, and brings the drum into position to receive the next sheet. The number of copies printed are counted automatically by means of a cyclometer, and variations of the machine permit of self-feeding and also the automatic interleaving of the prints with blotting-paper.

The Rotary Cyclostyle.

This machine was placed upon the market by Mr. D. Gestetner, whose name is associated with the flat and automatic cyclostyle. It consists of two large rollers, round which passes a silk sheet. On this silk is placed the stencil. Inking is effected by means of two small feed rolls, which send

the ink round the larger ones. This device also is fitted with a cyclometer, feed-board, etc., and many who have used it profess the utmost satisfaction.

There have been a number of other forms of rotary duplicators, and the typewriter companies generally seem now to have settled upon a very simple form of rotary machine, which is, to all intents and purposes, the same in every case. As an example of this form of apparatus we may mention the

Yost Rotary Duplicator,

full instructions for the use of which are stated in the following terms :

After taking off the cover, let down the folding feed-board which is hinged to the machine, and the metal receiver, or tray, which is similarly fastened. Then unhook from the cylinder the baize cover which goes round it for the protection of the pad when the machine is not being used. It will be found that there is a linen pad stretched on the cylinder, ready for the application of the ink.

The ink is supplied in liquid form in a can. Open the can carefully, and stir the ink by means of the brush, and scrape off surplus ink on the scraper inside the hinged top. Then, with the brush, convey the ink

to the pad on the cylinder, applying it evenly lengthways. Do not put on too much ink, but see that the pad becomes thoroughly saturated. At first the pad is apt to give ink off too freely, but this soon becomes adjusted to the right density after a little use.

Preparing the Stencil.

First of all see that the types of the typewriter are perfectly clean, then take a sheet of the stencil paper, and read carefully the instructions printed on the backing sheet attached to the stencil. To find the proper position at which to commence writing, place upon the stencil a sheet of the paper on which it is intended to print, putting the top edge exactly to the headline marked on the backing sheet ; then, by means of the two printed scales, determine the position at which the writing shall commence. Datelines and other special positions can be readily located in this way. Insert the stencil (just as it is, with the tissue sheet and backing sheet attached), with the tissue sheet away from you, into the typewriter, so that the types strike the tissue sheet and make the impression through that on to the wax stencil. Adjust the stencil to the starting point ; then proceed to type, giving the keys a sharp, steady stroke. When the

stencil has been typed take it carefully from the machine and lay it on the feed-board of the duplicator, with the tissue sheet uppermost and the head of the stencil next the cylinder, and tear off the tissue sheet.

Before putting on the stencil freshen up the pad by putting a thin, even coat of ink on the outside. This is always advisable, even when merely changing stencils.

Affixing the Stencil.

Take hold of the bottom portion of the stencil (still with the backing sheet attached) with the right hand, and with the left fix it on the cylinder, head downwards and face towards pad, by passing the studs through the holes in the top part of the stencil. Keeping hold of the loose end, let the stencil fall gradually on to the ink pad. If it is not then perfectly flat, lift it up again and stretch it slightly, to remove the wrinkles. Now tear off the backing sheet.

Printing.

Draw out the extension of the receiver at the back of the machine. Put the duplicator into gear by turning outwards the lever which will be found at the left-hand side of the machine and under the pointer. This brings the impression roller in the bed of the

machine into contact with cylinder when the handle is revolved towards you. Feed a few sheets of clean waste-paper slowly through the machine, placing each sheet close up against the metal head guide, which comes into position over the impression roller. Perfect copies should be obtained after running through two or three sheets, but should there continue to be lightness in any part apply a little ink in that particular spot through the perforations from the inside of the cylinder. Be careful to see that no surplus ink remains on the inside of the cylinder. Should the stencil have been cut at an angle, or placed on the duplicator out of truth, the irregularity can be overcome by means of the metal side guide provided on the base, which can be adjusted to any angle whatsoever. It is well, however, to take the greatest care in the preparation of the stencil, so as to obviate the necessity of setting the side guide at an angle. The position of the headline can be adjusted by means of the pointer on the wheel at the side of the machine. This is altered by loosening the thumbscrew, and moving the pointer to the desired position. When the pointer is close to the cylinder the machine prints low down on the paper ; when pointing away from the cylinder it prints nearer the top.

Variations up to two inches can be made by this adjustment. Everything being in order, proceed as follows : Place each sheet up to the head guide and against the side guide ; turn the handle one revolution towards you (*i.e.*, from right to left), and the printed sheet will be thrown out into the receiver or tray at the back.

When the work is finished remove the stencil, and if it be required for future use it can be preserved by placing it between sheets of blotting. The lever should then be turned inwards, to throw the impression roller out of gear.

Replace the baize cover on the pad, fixing it by means of the studs on the cylinder ; then slip in a sheet of blotting between the cover and the pad, to prevent dripping of the ink, and fasten the cover, by means of the hook on the other end, on to the cylinder. When the pad gets gummy or sticky through long use, it wants renewing. In order to do this remove the rod, and lift the pad off the studs ; slip the rod through the end of the new pad, and place the other end of the pad on the studs, seeing that there are no loose threads under or on the pad ; stretch slightly, and then force the rod into the grooves, laying the pad quite evenly on the cylinder, without wrinkling.

To add a facsimile signature to a stencil, place the writing plate between the stencil and the backing sheet; write freely and naturally on the stencil with the special sharp-pointed stylus, which will force the wax out of the stencil on to the writing plate. To keep the stencil and the writing plate clean, place a blotter under the hand when writing. Take off any loose wax on the stencil by dusting lightly with a handkerchief.

There is very little more to say on the subject of duplicating. The waxed stencil paper process has put all other methods to flight, at any rate in commercial life. The typist of to-day must understand the process, since at any time, or at any change of office, he may be called upon to use it. But when once learned—and “learned” should mean “learned thoroughly”—it presents very little difficulty, and no difficulty at all that cannot be easily surmounted.

CHAPTER VII.

ADVERTISEMENT WRITING.

IT is generally conceded in these days, that for a business to be successful, a business man must advertise. The definition of an advertisement is to be found in all dictionaries, but briefly expressed, it may be described as to publish, or make known. To make any fact known, a proper regard for the likes and dislikes of the buying public must be observed ; an absolute and complete knowledge of the article advertised must be obtained ; and the means whereby the public may be conciliated, and the merits of the article advertised forced upon their attention, must be fully understood.

2 We have used the word "conciliated." We do so advisedly. For, as a general rule, the British public is distinctly hostile to novelties of every kind, and must be trained first to admit the existence of the novelty, then to consider its points, and after admitting that the points are good ones, to be

brought to that pitch of confidence that it will invest its money in buying the article advertised.

The person charged with the superintendence of the advertising is called the Advertising Manager. There are some of these gentlemen to whom the maxim *nascitur non fit* will apply with perhaps more truthfulness than to any other class of men. The late Phineas T. Barnum was probably one of the most perfect advertisers the world has seen, and reigned a monarch in a land where all were kings. But such pre-eminence is not vouchsafed to us all, though most of us may, by careful study and observation, and a fair amount of intelligent practice, occupy reasonably-sized niches in the temple of publicity.

The typist, by his everyday occupation, is most happily situated to enter upon the preliminary study which is necessary before he can take the great step forward. He, in his everyday work, gradually absorbs all the material which, if properly digested and turned to account, go to make the perfect advertisement writer. He, in the course of correspondence, gets to know the innermost secret details of the goods handled. He is the man who is brought face to face with their merits and best selling points, with the

objections to them, with the arguments best calculated to overcome those objections. And as familiarity with such features is gradually obtained he finds instinctively a method of obtaining similar information with regard to all other articles, even though not connected with his own particular business, which may be brought before him.

The typist, too, by his practice on the machine, becomes acquainted with some of the commonest matters that require consideration in an advertisement. He learns something of the laws of display; he acquires a far more extensive vocabulary than anyone else in the office can possibly acquire. He, by his work, becomes the first to notice an ungrammatical expression; he sees tautology whenever it may occur; he learns the necessity of paying a proper regard to the rules of punctuation; he knows intuitively when an obscurely-worded sentence requires elucidating; and, in fact, there is not a single point in the everyday life of the typist which is not a day's training towards the time when he shall sit in the Advertising Manager's chair, and reap the rewards and emoluments arising from such position.

This is no fancy picture, for we are acquainted with many men who, from having undergone the elementary training in office

work, have ultimately blossomed forth in the world, and become the guides to many others anxious to tread in their footsteps.

Advertising is a subject which can be split up into many heads. First of all, we have the newspaper advertisement, then catalogues, price-lists (the two are *not* the same), descriptive pamphlets, booklets, circulars, handbills, postal and other cards, posters for the hoardings, and posters for sandwich-men. Moreover, there are form letters, follow-up letters, and personal letters, newspaper paragraphs, and a thousand and one other means whereby the attention of the public may first be drawn to, and then riveted upon, the articles in which we deal. And even when the purchase is made, the advertising man will not consider his work to be ended, for having got his customer, he will consider how he may keep him, and, having kept him for one thing, obtain his patronage for something else. The advertising man is merely a salesman; but whereas the salesman or traveller can talk only to one man at a time, the advertisement writer talks on paper to thousands, and as his efforts thus increase in volume of effect, so must his pains to make his points clear be multiplied accordingly. An announcement, by whatever means it may be made, must be so

worded that it will appeal to the masses. It must also appeal to those of the so-called lower classes, or, perhaps one should say, of the less-educated classes, for if the advertisement be couched in highly-coloured language it will not be understood by the poorer folk, whereas, however simply worded it may be, it will, in addition to being understood by the poor, be also equally understood by the more fortunate and better educated people.

3 - In addition to simplicity of expression, the advertising man will see that his words have no double meaning, and are free from liability to be misunderstood. Starting away with the intention to announce an article, the opening sentence should be such as to at once command attention. Then the words chosen should glide along steadily and easily. Sentences should not be too long, lest they become obscure. Nor should they be broken up too frequently, lest they become choppy and detached. One point should lead on gradually and naturally to another, until the reader's attention is held, and he is brought naturally and without effort, and almost without knowing it, to the climax of the announcement. A well-known business man thus describes the essentials of a good advertisement : "Complete and specific descriptions

are necessary ; but elaborate exhibitions of mere words beyond what is necessary, is not in good taste, and, in addition to that, is expensive. The press-man is paid by the number of lines he writes, but the writer of advertisements is quite different. The advertiser must pay for the space he uses, hence he wants no useless verbiage."

Nor, in constructing an advertisement, should the effect of the wording be too long delayed. The sentiment or idea which the advertisement is intended to convey should be quickly reached, lest the reader's attention be called away from the announcement, and, perhaps, something arise to compel him to lay aside the paper before he has reached the climax which has been brought under his eyes.

Many methods have been adopted to impel the reader to follow the argument through from beginning to end. Some of these expedients are literary, others mechanical. One of the most popular is to present the arguments in a series of short paragraph sentences, so that the mind is led to follow them through. To heighten the effect of such a plan, ornaments are sometimes used to fill up an incompleted line ; in other cases, the commencement of one paragraph is made to commence immediately below the point at

which the previous paragraph ends. Often a paragraph sign ¶ is placed at the commencement of each sentence, and if the matter is prepared in booklet or pamphlet form, the most elaborate care is taken to see that no sentence concludes at the bottom of a page, but is carried over to the next page. For, of course, the end of a page is a natural place for the reader to pause ; but if the sentence is continued on to the next page, the leaf is turned over unconsciously, and so the interest is continued on and on.

In order to lend force to an argument, recourse is frequently had to metaphors and similes. Those who have studied rhetoric will recall these expressions under the guise of "Figures of Speech." A properly introduced figure of speech will lend point and cogency to an argument which nothing else can supply. A good text-book of rhetoric is as essentially a part of the ad. writer's equipment as a good English dictionary and a dictionary of synonyms. The flights of rhetoric find shape and vent in many forms, including Allegory, Apostrophe, Antithesis, Climax, Epigram, Exclamation, Interrogation, Personification, Metonymy, Repetition, Hyperbole, Irony, Syndoche, and so on—and all these subjects should be made familiar "as household words" to he who would

excel as an ad. man ; but of all these matters, those to which he should turn his attention are the subjects of Metaphor and Simile. 3

A simile is a comparison of one thing with another, and is frequently expressed by the term *like*, or *just as*. Many words might be used to point out the simile, but frequently the words of comparison are omitted entirely and the likeness between the thing advertised, and that to which it is compared left to force itself, like the summer sun from behind a cloud, upon the reader's mind. But whilst a comparison may be drawn between two things, either from their strong resemblance, or from the fact that they are totally dissimilar, yet a metaphor can only be drawn upon two things which bear a likeness. A metaphor is a shorter and more forcible thing than a simile, and tends more towards an allegory. Thus, Carlyle's expression, "The light of my life is clean gone out," is a metaphor ; whilst, had he expressed himself, "The light of my life, like a burnt-out candle, has departed," it would have been a simile, or comparison. The line which says, "Onward, Christian soldiers, marching as to war"—an allegorical metaphor full of grit and determination—presents, in the most direct manner possible,

an injunction or direction which no amount of verbiage could otherwise carry.

As a rule, there is no room for humour in an advertisement. An advertisement is a business announcement, and the argument it conveys should be stated in business-like terms. Some advertisers, it is true, have built up large businesses solely by reason of their comical and amusing announcements. One, especially, will come to the mind of every reader, whose large spaces in the daily press were devoted solely to humorous parodies of portions of standard works, all the advertisements directing attention to the advertiser's goods. But this class of work is a very special line indeed, and should never be attempted by the tyro. Solid facts, and plenty of them, and nothing but them, should be used. And, if humour is avoided, there will be little need to caution the student against the use of slang. Unfortunately, along with the development of business methods generally, there has come a slackness or looseness of speech, which has tended to the degradation of the King's English. And working with this there is another factor which, although driving in a different direction, seems also destined to undermine the purity of our tongue, namely, the incorporation of American terms and

phrases. There is absolutely no reason why the standard English style should not be closely followed. True enough, at times, an Americanism, if properly and carefully chosen, will add a dash of piquancy to any announcement ; but as a rule, if the matter be carefully considered, the need for such introduction is felt to be quite unnecessary.

But centering the mind upon the various matters which we have dealt with, avoiding objectionable terms and expressions, adding a well-turned simile or metaphor when required, keeping to simplicity of style, the ad. writer will gradually acquire an earnestness in his compositions which will make itself felt by the reader. The ad. writer cannot turn out good work unless he be in good earnest. His expressions then will be forcible and direct ; the simplest English is always the most earnest. One need only refer to those master-pieces of solid English of the classical type, such as the Holy Bible, the Book of Common Prayer, and the "Pilgrim's Progress," to learn that English, even three hundred years or more ago, was then a complete and perfect language. The only good and useful additions to the language since the days those works were written have been the technical expressions used to denote the out-

put of a later study or scientific development. To be earnest, to be forcible, to be a result-bringing ad. writer, one must use simple expressions, and, withal, expressions which are truthful, in spirit as well as in letter. There must be no exaggeration in an advertisement. For a man who has spent his money in purchasing an article wrongly described becomes worse than one who takes no notice of the advertisement. The latter has no cause of complaint, and may ultimately become a customer ; the former has such complaint, his custom is lost, and the chances that he will find means of giving vent or expression to his dissatisfaction are far too great for any tradesman who considers the reputation of his business to willingly encounter.

2 Although, after much practice and study, one may succeed in turning out a good money-pulling advertisement, yet such can never be regarded as the end of the ad. man's labours. The more successful an advertisement may be, the more reason there is for following it up with a different one. Suppose one had a space in a newspaper which was filled with the most attractive and forcible advertisement which the wit of man could devise. And supposing, also, that that advertisement actually brought in far more successful results than any advertisement

heretofore attempted had been known to produce, yet still it would not appeal to everyone. Some people would consider that it did not apply to them. Supposing it was an illustrated advertisement, and the picture used drew the attention of, say, every married man in the world. Then there is all the more reason why such an announcement should be speedily replaced by one appealing specifically to the unmarried men. If a newspaper were to be published on Monday, and the same paper, with just the same items of news, were to be issued on Tuesday, and then again on Wednesday, and then on Thursday, Friday, and Saturday, would people read it? There can be no doubt about the answer. And it is just the same with an advertisement. It must be changed, frequently and regularly. Variety is the life of advertisement.

And advertising, too, must be constant. It is throwing money away not to keep advertisements going. A person may read an advertisement, and not require the article at the time. But later on the need of the article advertised is felt. He turns to the paper, and finds, perhaps, a rival announcement. You have created the demand; your rival then will get the benefit. Advertising must not only be constant, it must also be

thorough. It should reach every person likely to require the article handled. And when an advertising campaign is settled upon, that campaign should be fought out to the bitter end. It is no good running away from it. There is a well-known medical preparation advertised in almost every English newspaper. The proprietor had exhausted his own funds; he had exhausted the patience of his advertising agent; he could get no further credit to push his goods. As a last resource he visited personally the proprietors of the papers with whom he did most of his advertising. He told them plainly how he was just beginning to feel the effect of his announcements. He pointed out, in simple, earnest manner, how much he had spent with them previously, and finally obtained the further credit which had been denied him. The results justified his belief, and to-day the tablets which he sells are used in every quarter of the globe. We may not all be able to persuade the newspaper folk to extend us the credit given to this man, but the incident shows that good advertising, properly persisted in, and backed by an article of merit, must sooner or later prove successful.

In starting out to advertise an article many tradesmen fall into a serious error. They imagine because they have what they believe

to be a good thing that everyone else will immediately see matters in the same light as themselves, and flock to buy it. Such is not the case. The public need as careful teaching as a child. We none of us regard as wasted the time we spent in going to school. Schooling enabled us to enter into the battle of life. And in order that any given product may enter properly equipped into the struggle with its rivals for existence and life, the public must be properly and carefully educated. This must take time, and involve the expenditure of money ; but from the first *some* results will accrue. If, say, one were to spend £10 in advertising in order to get £100 worth of orders, then it will involve the outlay of more than £20 in order to get £200 worth of orders. The first orders are comparatively easy to get ; the later ones come more slowly. Ultimately, therefore, there will come a point beyond which it is undesirable to advertise, for business, in such a case, will involve a loss. This is the point at which the careful advertiser will stop, for a market can never be forced.

Having thus far dealt briefly with what may very well be termed the theoretical portion of the subject, we will endeavour to lay down a few directions which may prove of

assistance in the purely practical direction. These points we shall deal with under the several heads which appear below.

Newspaper Advertisements.

Announcements in the daily or weekly prints undoubtedly reach a large number of prospective buyers. As a rule, however, these buyers are of the poorer class, so that the articles advertised should be such as will command a ready and steady sale among them. In the preparation of the copy care should be taken to see that it is not too cramped. "White space," it has been said, "never yet sold goods, and never will." But at the same time, it has often drawn attention to the black print. A neat or catchy headline should stand out boldly. Then in smaller type should appear the advertisement itself. Price is an important thing, and should never be omitted. A request should be made to apply for further information, and the offer of a booklet, sent post free, will often bring inquiries which would not be brought from the advertisement alone.

As a rule, the religious papers afford good media for household articles. Trade papers exist which cover almost every department of human industry. These should form a good proportion of the advertisers' business.

Magazine Advertising.

Magazines appeal to a somewhat richer class of reader. Being printed upon better paper, the announcements therein are generally illustrated. Many of the illustrations are drawn by skilful artists, and present in commercial form almost perfect works of art. The tone of magazine advertising may be somewhat higher than that of a newspaper advertisement. It may appeal to the moneyed or leisured classes more freely. If only a small space can be taken, then careful attention is necessary to see that the announcement is sufficiently distinctive. A heavy black border, or perhaps a block presenting white letters on a black background, have been prescribed as good things in this direction, and are worth careful attention. The right-hand page is better than the left-hand page. Top of columns or pages will generally be better than elsewhere.

Trade Papers.

It is generally conceded by advertising men that the announcements in trade papers are above all dull and uninteresting. The publishers of these journals seem to think that, since all readers are equally interested, by keeping all matter as regular as possible

undue favouritism is avoided. Pithiness is an essential in all trade papers. There is little good in advertising anything in a trade paper if the only argument that can be adduced is, that it is the best. The point to be emphasised is the superior selling powers. Of course, retailers will do little good by advertising in a paper devoted mainly to the wholesale trade, but at the same time they should always study them.

Booklets.

Frequently we see a request in an advertisement to write for a descriptive booklet. These documents should be well printed, concise, and of a handy size. They should be illustrated, and, above all, the cover should be attractive. It is desirable that the cost of the cover should form a considerable portion of the cost of the whole—at least forty or fifty per cent. of the total cost should represent the cost of the wrapper and binding. If possible, such a cover should be printed in colours. But above all things bear this in mind, that the booklet intended to explain a particular article should not have any large proportion of its space filled by advertisements of anything else. One booklet, one subject, is a very good rule to follow.

Catalogues.

A catalogue is a list of the goods handled, with their prices. It would be of little use were the prices omitted. It should set out, briefly and accurately, the merits of the items included. If illustrated, so much the better. It should be printed on paper of fair quality and be of convenient size. If fitted with a loop, so that it may be hung up, its value is greatly increased, for it is then always in sight, yet out of the way, and runs far less risk of getting mislaid or destroyed.

Price-lists are really summarised catalogues. Few illustrations are necessary, and the price-list should be smaller in size than the catalogue, to which it really supplements and forms a guide.

Pamphlets.

These may be defined as arguments on paper. Whilst a booklet will present a general view of an article—will emphasise its good points, and urge reasons why it should be adopted, and will, generally speaking, appeal particularly to the great mass of people—yet there are others who require some detailed particulars which would not be of much use to the many. A particular instance of the use of these pamphlets

occurred in our own practice whilst with one of the large advertising companies in London. A very elaborate art catalogue was prepared. This was devoted entirely to the instrument which the company handled and its immediate accessories. The price list dealt with *all* the articles, which were somewhat numerous, in which the company traded. To show the adaptability of these articles to every possible trade or profession, a series of special pamphlets was prepared, each pamphlet being directed to a special profession. These little documents had an immense circulation—running, in the aggregate, to millions—and did much good and were very popular. Special and distinctive arguments were used in every case, and each pamphlet, although of similar size to the others, was got up differently, was differently illustrated, and was printed in a differently coloured ink.

Postal Cards.

These are often used. Generally speaking, when an enquirer has expressed a desire to let matters remain over for a short time, a postal card, attractively printed and with little wording, will bring him to that point by reminding him of his promise where business may be done.

Blotters.

These may be used to great advantage by everyone dealing in office supplies. They cost but little, and are sure of being used. One side is left perfectly plain ; the other is made to carry an attractive advertisement. If on this side there is a calendar for the month in bold figures, the rest of the advertisement is pretty sure to be read. But in an advertisement of this sort, care should be taken that, in aiming at conciseness, nothing is said to offend the reader. Two instances of this occur to us. One was a typewriter advertisement, which ran, " This is blotting : throw it away, and get a — typewriter." Now such a request was absurd, since probably the person into whose hand the blotter had come had reached for it purposely to use it. The request, therefore, that it should be thrown away, and that the user, or would-be user, should straightway go out and expend £22 on a writing machine, was certainly not likely to be acted upon. Such an advertisement, therefore, was not only a waste of money, but was in bad taste, and is pretty certain to have done no good. The other case was a blotter which we saw in the Midlands. It started, " Carlyle says there are 40,000,000 fools in England. Are you one

of them? If not, then you MUST use ——." Would you—you who read this—have acted upon any advice which such an advertisement might give?

Follow-up Letter.

When enquiries have been answered, and no further notice is taken, it is usual to send a follow-up letter. Every effort is made to give this follow-up letter the appearance of being a specially written one. Mimeographic letters are too well recognised to be of much use to the general public. Facsimiles of all kinds are recognised as such. Perhaps the most successful form of facsimile letter is one printed in typewriter character by an ordinary letterpress printer, but in copying ink. This is passed through moistened rollers, which smear the ink and give the letter the appearance of being badly press-copied. To heighten the effect also, the name and address is often typed in, and, perhaps a space is left at the end of a line in which the name can be repeated—as in a phrase such as "And I assure you, Mr. Marshall," etc. Care is required to see that the line is exactly hit when filling in names, and also that the colour of the ribbon corresponds exactly with that of the body of the letter. Blue on a white paper, or violet on a buff

paper, will give the best results. It is nothing more or less than a fraud to embody a sentence in these letters in which the writer says, "And for this reason I am writing you a special personal letter," and equally dishonest to place at the foot the ciphers, "Dict. by A. B. Sten : C. D."

Personal Letters.

Properly so called, personal letters are specially dictated and written to the addressee. Such letters, although much more expensive, can be made far more effectual than circular letters ; but when large masses of correspondence are dealt with, it would be impossible in every case to use them, not only on account of the delay, but also on the score of expense.

Keying the Advertisement.

By this expression is understood the method of ascertaining, from a letter received in answer to an advertisement, in which paper the advertisement appeared. By this means an approximate value of the medium is ascertained in cases where the goods are only supplied direct from the advertiser. The request, "Name this paper" is often conscientiously ignored by persons who answer an advertisement. The desire,



“Write for booklet E” is equally ineffective. Departments, or desks, are often referred to, but these again are generally overlooked by the customer. The writer is connected with a large business which advertises in a great number of papers, and, when the business was started, an address was purposely selected which avoided the use of a number. It was, let us say, Pretoria Buildings, Blackfriars. An advertisement, say, in *Lloyd's News*, gave the address as 501, Pretoria Buildings; that in *Answers*, 502; the advertisement in *The News of the World* gave the number as 503, and so on. Contracts were placed with each medium, and a card was prepared, giving the name of the paper and the key-number. Each day the letters were sorted out into their key-numbers, and the number of replies noted on the card. A card was likewise prepared for each enquirer, which also contained the key-number. When business resulted, the enquirer's card was removed from its cabinet and duly endorsed, and, before being returned to the cabinet, was handed to the clerk having charge of the advertising cards. The latter entered details of all cash received on the back of the advertising card, and thus at a glance it could be seen that an advertisement costing, say £10, had brought in 235 enquiries,

and that, up to the time of referring, these 235 enquiries had resulted in, say £46 of business, as well as disclosing the source of the business.

Many of the large Mail Order businesses, especially in America, have a regular system of selling or exchanging names. Thus, should an enquiry reach them, they first exhaust all means at their disposal in creating business out of the enquiry. Then, when they have failed, or when they have done all the business that they are likely to do, they exchange this name for another with some other house, or sell the original letter. Names are thus interchanged to an extent which many who write enquiring or inquisitive letters would hardly conceive to be possible. Moreover, it is always assumed, so long as a letter is not returned through the Dead Letter Office, that the writer still resides at the address given, and until he dies, or a letter is returned, he will continue to receive letters or circulars from strangers of whom he has never before heard, and often is amazed at the personal details which such letters contain.

Illustrated Advertisements.

It has been fairly well proved that in an illustrated advertisement the pulling power

is, in many cases, almost or more than doubled. The great feature of an illustrated advertisement is its power to catch the eye. If only for an instant the eye can be arrested, and then drawn to some catchy headline, the advertisement itself is almost certain to be read. Illustrations, however, should relate to the subject advertised. Not only this, but they should relate to the precise article referred to in the advertisement. Thus, in say an optician's announcement, a pair of glasses, if not illustrating any special point, present no drawing power. But if the optician has a peculiar feature in the goods he handles, and emphasises, even to the extent of caricature, this point in his picture, then the illustration is much more likely to bring business. It is no good to be "as good as" in business ; one must be "different to" or "better than" anyone else. Nor is the bare assertion that "Blank's Boots and Shoes are the Best" sufficient. Reasons must be stated why. The fact that a thing is thirty years old, or sixty, or even a thousand, proves little to the man in the street, or to one looking for novelties. Illustrations must not be general, but specific ; and arguments must be precise and definite.

In this chapter it has not been possible to do more than deal with the fringe of an

enormously large subject. This subject—the very life and soul of business—extends to all the trade, all the commerce, and all the industry of the civilized globe.

SPECIMENS OF TYPE.

Pearl.

The Shorthand World & Typist. Published Monthly. Price 2d.

Ruby.

The Shorthand World & Typist. Published Monthly. Price

Nonpareil.

The Shorthand World & Typist. Published Monthly. P

Minion.

The Shorthand World & Typist. Published Mont

Brevier.

The Shorthand World & Typist. Published Mo

Bourgeois.

The Shorthand World & Typist. Publish

Long Primer.

The Shorthand World & Typist. Publi

Small Pica.

The Shorthand World & Typist. P

Pica.

The Shorthand World & Typi

English.

The Shorthand World & Ty

Great Primer.

The Shorthand World

CORRECTION OF PROOFS.

Marks recognised by Printers and Pressmen.

	Delete. Take out.
	To indicate italic.
	To indicate small capitals.
	To indicate capitals.
<i>l.c.</i>	To be set in small letters.
<i>rom</i>	To be set in Roman type.
	To be set in antique type.
	The letter is upside down.
<i>x</i>	Indicates a broken letter.
<i>wf</i>	A wrong fount letter.
	Full stop to be inserted.
<i>tr</i>	Transpose words or letters.
	Too far apart.
<i>stat</i> ----	To remain as before.
	The lines are not straight.
	Leave a white space.
	Hyphen to be inserted.
	Dash to be inserted.
	Indent an <i>em</i> quad.
	A space is standing up.
	Insert quotation marks.
	Find out if correct.
<i>centre</i>	Words to be centered.
	Begin a new paragraph.
	Run on ; not a new paragraph.
<i>over</i>	Over to the next page.
	Insert words in the margin.
	Make necessary corrections.

PROOF CORRECTED.

Centre
P.C.

C/

L of
you/H of
rom
very/run on
trb

y y

x

9

#

n.p.
5/ l.c.
ital[PHOTOGRAPHY.

THERE are many who at the present moment possess a camera, and yet have little or no idea how to work it properly, without taking into consideration the after-treatment of the exposed plates. A book has been published which will take ~~one~~ through the various stages of photography, from buying a camera to colouring a lantern slide in a clear and simple manner, showing that this pleasant hobby is not difficult, and need not be expensive; and, above all, proving it is of unlimited value to the beginner and those who are thinking of taking up the subject.

This book is entitled "The Art of Pleasant Photography Made Easy," by Camera, and after carefully studying its pages I can, with confidence, recommend it to one and all. The local dealers sell it at 1s., and it will no doubt find a ready sale as a practical and useful guide. The publisher is Guilbert Pitman, 86, Fleet Street, LONDON E.C. "Flashlight," in the Hull Times.

PROOF AFTER CORRECTION.

(Re-set to wider measure.)

PHOTOGRAPHY.

There are many who at the present moment possess a camera, and yet have little or no idea how to work it properly, without taking into consideration the after treatment of exposed plates. A book has been published which will take you through the various stages of photography, from buying a camera to colouring a lantern-slide in a clear and simple manner, showing that this pleasant hobby is not difficult, and need not be very expensive ; and, above all, proving it is of unlimited value to the beginner and those who are thinking of taking up the subject. This book is entitled "The Pleasant Art of Photography Made Easy," by "Camera," and after carefully studying its pages I can, with confidence, recommend it to one and all. The local dealers sell it at 1s., and it will no doubt find a ready sale as a practical and useful guide.

The publisher is Guilbert Piunan, 85, Fleet Street, London, E.C.—"Flashlight," in *The Hull Times*.

SIZES OF WRITING PAPERS.

			Quarto.	Octavo.
Imperial ...	... 30 × 22		15 × 11	11 × 7½
Super Royal ...	... 27 × 19¼		13½ × 9½	9½ × 6¾
Royal ...	... 24 × 19¼		12 × 9½	9½ × 6
Ex. Large Post ...	... 22½ × 17¾		11¼ × 8¾	8¾ × 5½
Medium ...	... 22 × 17½		11 × 8¾	8¾ × 5½
Large Post ...	... 21 × 16½		10½ × 8¼	8¼ × 5¼
Demy ...	... 20 × 15½		10 × 7¾	7¾ × 5
Small Post (or Post)	19 × 15¼		9½ × 7¾	7¾ × 4¾
Pinched Post ...	... 18½ × 14¾		9¼ × 7¾	7¾ × 4¾
Foolscap ...	... 17 × 13¼		8½ × 6¾	6¾ × 4¼

SIZES OF PRINTING PAPERS.

			Quarto.	Octavo.
Quad Crown ...	... 40 × 30		10 × 7½	7½ × 5
Double Royal ...	... 40 × 25		12½ × 10	10 × 6¼
Quad Cap ...	... 34 × 27		8½ × 6¾	6¾ × 4½
Double Demy ...	... 35 × 22½		11¼ × 8¾	8¾ × 5¾
Double Crown ...	... 30 × 20		10 × 7½	7½ × 5
Super Royal ...	... 27 × 20		13½ × 10	10 × 6¾
Double Foolscap ...	... 27 × 17		8½ × 6¾	6¾ × 4¼
Royal ...	... 25 × 20		12½ × 10	10 × 6¼
Medium ...	... 24 × 19		12 × 9½	9½ × 6
Demy ...	... 22½ × 17½		11¼ × 8¾	8¾ × 5¾
Crown ...	... 20 × 15		10 × 7½	7½ × 5

It will be understood that in the case of the larger sheets, such as Double Crown or Quad Crown, the octavo size is obtained by more folds. For instance, Crown, 20 × 15,

makes 16 octavo pages ; Double Crown, 30 × 20, 32 pages ; and Quad Crown, 40 × 30, 64 pages.

EQUIVALENT WEIGHTS OF PAPERS.

(Approximate.)

Writing Papers.

Imperial.	Large Post.	Small Post.	Foolscap.
23	12	10	$7\frac{3}{4}$
$28\frac{1}{2}$	15	$12\frac{1}{2}$	$9\frac{1}{2}$
38	20	$16\frac{3}{4}$	$12\frac{3}{4}$
$45\frac{3}{4}$	24	20	$15\frac{1}{2}$
$51\frac{1}{2}$	27	$22\frac{1}{2}$	$17\frac{3}{8}$
57	30	25	$19\frac{1}{4}$

Printing Papers.

Double Crown.	Super Royal.	Double Foolscap.	Demy.
18	$16\frac{3}{4}$	$13\frac{3}{4}$	12
$22\frac{1}{2}$	21	$17\frac{1}{4}$	15
30	28	23	20
36	$33\frac{1}{2}$	$27\frac{1}{2}$	24
40	38	31	27
45	42	$34\frac{1}{2}$	30

CHAPTER VIII.

COUNTY COURT MATTERS.

IT is an unfortunate circumstance in connection with the carrying-on of all trade that customers will sometimes neglect to pay the amount of the accounts owing by them at the times when they fall due. This may arise from a variety of causes, either from sheer lack of funds with which to discharge the obligation, or possibly from a desire to secure the prolonged use of the money under various pretexts, or, even, by continually raising excuses for non-payment, to manage to avoid it altogether.

Many firms place all their overdue accounts into the hands of debt-collecting agencies in order to obtain settlement. The procedure of these concerns is a simple one. They fill up a printed form, setting forth the name of the creditor and the amount of the account, adding a sum generally equal to 5 per cent. of the amount claimed for their own charges, and demand payment within a few days, sometimes by return of post. The

debtor who is in the habit of receiving these letters soon learns to pay little or no attention to them. A few days after the demand has been received, if no answer is sent, a second letter will come. No reply being sent to this, the debt-collectors will refer to the creditors ; but this will take time. At last, possibly four or five weeks after the first communication from the debt-collector, will come a solicitor's letter, in which the demand for payment will be repeated, accompanied by a demand for the solicitor's charges—viz., 3s. 6d., or 5s., as the case may be.

Other firms, however, will pass the matter direct to the solicitor, and it is generally desirable not to ignore the latter's communications. There is no power, either on the part of the debt-collecting agency or the solicitor, to enforce payment of charges for applying for accounts ; but if any steps are taken to secure payment other than the mere fact of making application, then, of course, the debtor is in the hands of the solicitor, and must either pay the amount together with all costs incurred up to the date of payment, or make such arrangements as the creditor may assent to for payment by instalments. Where and when a debtor pays immediately application is made, even if he

declines to pay the cost of making the application or not, the expense or commission for collection is still paid to the debt-collector or the solicitor by the creditors.

Many firms who have occasion to handle a large number of small accounts find it desirable to have their own debt-collecting departments, and such will naturally employ for this purpose only clerks who have already had experience in County Court work, either through previous employment in solicitors' offices, or some other firm where County Court work is handled.

The process of the County Court is very simple ; but although it is simple and fairly expeditious, it is not at all cheap, and the creditor who goes to the length of obtaining judgment and issuing execution against the goods of a recalcitrant debtor, but obtains no result, will often find that he has expended one sovereign to obtain payment of another, with the result that he loses both. At the same time, a certain amount of risk is always necessary, and the steps to be taken to incur this risk will form the subject of our present chapter.

A County Court summons can be issued at any time when the office of the Court is open. Should the amount for which the claim is being made exceed £2 it is neces-

sary to prepare two copies of a statement or account showing how the amount is made up. One of these the bailiff serves on the debtor with the summons ; the other is filed for use when the case comes on for hearing. Having prepared these accounts, we proceed to fill up a short form of "instructions." This form provides places for the name and address of the creditor (who, when the summons is issued, becomes and is called "the plaintiff"), the name and address of the debtor (who, when the summons is issued, becomes and is called "the defendant"), the amount of claim, and other particulars. This form is filled in and handed to the clerk, who prepares therefrom a document called the "plaint-note." This is then handed to the plaintiff, who pays the customary fees (one shilling in the pound on the amount of the debt, plus one shilling) and departs.

A copy of the plaint-note is then prepared by the Court and handed to the bailiff, who serves it upon the debtor. The copy so served is the "summons." If the claim is for not more than £5 then the summons is printed on white or buff paper. This is called an "ordinary summons." In addition to setting out the name and address of the parties and the amount and other particulars of the debt, it states a time and date when

the matter will be tried. The debtor has the option, at any time within five days previous to the hearing of the summons, of paying the amount of debt and costs mentioned in the summons into Court, when all further expenses will be stayed, and so the proceedings settled.

If the amount of the claim is five pounds or more, then what is called a "Default Summons" is issued. This document is printed upon paper of a deep orange-red colour, and the general purport is the same as in an ordinary summons, with this exception, namely, that within eight days after the date of its service the defendant is required to give notice of his intention to defend the action. This notice of intention to defend is given by filling up a portion of the summons itself, and detaching it and sending it to the Registrar of the Court. If this is not done within the time limited, then the plaintiff can proceed to sign judgment, and enforce this judgment by the steps to be hereafter mentioned. If, however, as is most likely, the defendant does give notice in time, then in due course notice is sent to the parties (by "parties" is meant both plaintiff and defendant) when the case will be tried. Here, again, the defendant may stop all further expenses by paying the

amount within five days prior to the date fixed for hearing. If he is willing to admit the claim, but is unable to pay it, then he can sign before the clerk at the office of the Court a form of "confession," and this will frequently ensure his obtaining easier terms of payment than would result were he to attend and dispute the case, and put the plaintiff to the expense of proof.

The plaintiff, or the defendant, may find it necessary to adopt pressure in order to secure the attendance of persons (called "witnesses"), whose evidence may be requisite to prove the case. To this end, on application to the clerk, a form of "subpœna," duly stamped with the seal of the Court, will be issued. This document is filled in with full particulars of the parties, the number of the suit, the name of the Court, and the date and time fixed for the trial; and it also states on whose behalf the witness is required to give evidence. This is then served—that is to say, handed to the person named, together with a sum of money sufficient to pay his expenses of attending at the Court. This subpœna (the very name of which means "under penalty") is an order of the Court that the person served must attend. Should he neglect to do so, he may, on application of either side, be arrested for

contempt of Court, and ordered to pay the whole of the costs which may be occasioned by reason of his contempt.

It will often happen, too, that in order to prove the plaintiff's case, some document which is in the possession of the defendant may be necessary, or it may be the "other way about." To this end, the party who desires production of the document will serve upon the other a "Notice to Produce." This notice follows a common form—which may be obtained from any law stationer, as, also, can the companion form of "Notice to Admit." In the latter case, the party serving the notice is in possession of a number of documents which tend, as he considers, to prove his case. If he were to spring these documents upon his opponent at the trial, the latter might reasonably object to them on various grounds, with the result that each letter would require to be separately proved. Let us explain this operation of "proving" a letter. Supposing an offer is made in a letter sent by A. to B. B. says he has lost this letter, and all that B. has is, say, a copy made in the press-copy letter-book. B., therefore, offers to show this press-copy to A., and having done so, requires A. to admit that it is indeed a true copy, and that it was written on the day it purports to have been

written, and was duly posted, or by other means came to the hands of A. Of course it is open to A. to refuse to admit that the copy is a true copy, or that it was ever directed to him, or posted or otherwise delivered. B therefore brings his typist to Court, as well as the office boy, and between them the two will give evidence to the effect that the letter was written and posted. But as this expense (that is, the expense of bringing the two additional witnesses) is caused solely by A.'s refusal to admit things he knows to be true, it is open to the judge to order him to pay this unnecessary expense, whatever the result of the proceedings might be.

It will often happen, too, that things are within the personal knowledge of one or other of the parties which can only be proved at great expense, or after considerable delay. In such case, where the amount in dispute will warrant it, the party so desiring will make an application to the Court for leave to administer "interrogatories" to the other party. These interrogatories, or questions, have to be answered on oath, and when it is evident from the wording or nature of the answers that the party making them does not disclose the full extent of his information, he may be ordered to file "further and better

answers." Here, again, if it is clear that expense is incurred which could be avoided, the party so acting may be mulct in the costs in question.

Still another point may arise before an action can come on for trial. The defendant or the plaintiff may be in possession of documents which, if known to the other side, would cause the latter either to withdraw from further proceedings, or to otherwise vary his course of action. Where this is likely, application may be made for "discovery of documents"—namely, that the side against whom the application is made shall set out at length a list of all the letters or other documents which are in his possession, custody, or control, or in the possession, custody, or control of his solicitor or solicitors, or his or their agents, or any other person. This list is set out in affidavit form, and separates originals from copies, gives the date of each document, its description (*i.e.*, whether a letter, lease, contract, agreement, plan, or otherwise), and the name of the parties thereto—that is, by whom it was written (if a letter), and to whom sent, and so on. Letters passing between a party to proceedings and his solicitor are privileged, and are exempt from production.

At last the date of trial arrives, the hearing

fee (2s. in the pound) is paid, and the parties are in attendance in the court promptly, and will be well advised to remove their hats. One can never tell how the day's list is going to work out ; there may be twenty, forty, or fifty cases in front of the one in which we are interested, but from any cause, such as the non-attendance of the plaintiff or otherwise, nineteen, thirty-nine, or forty-nine may be struck out at once ; and so may ours, too, if we are not there to answer when the name is called. Presently we hear our name, "Black against White," or whatever else it may be. Each side takes its stand in the place provided. The plaintiff, standing on the judge's or registrar's right hand, is then sworn, and states his case ; and the defendant has the right to cross-examine him on his statement or evidence. The plaintiff may, when the defendant's cross-examination is completed, make any further statement bearing or throwing light upon the questions put by the defendant, and will call his witnesses one by one, each of whom will be sworn. The plaintiff puts such questions as are likely to assist his case ; again the defendant may cross-examine, and the plaintiff re-examine. When the plaintiff has so far as he is able proved his case the defendant takes oath, makes his statement, calls his

witnesses, and finally submits the case to the judge. County Court judges get through an enormous amount of work in a day—they have to—and permit of nothing irrelevant; and after a few remarks, or possibly a short *resumé* of the evidence which he has heard, the judge will give his verdict, which for the purpose of this article we will presume is for the plaintiff. The plaintiff thereupon rises and asks for costs of himself and so many witnesses, and these the judge will add to the amount of the debt and costs already incurred.

The judge makes an order for, say, £35 12s. 6d., together with £2 10s. for costs. Notice of this order will thereupon be sent from the Court to the defendant, who pays—if he can and will—and there is an end of it.

But perhaps the defendant does not pay. The plaintiff, having got judgment, becomes a judgment creditor; the defendant is now a judgment debtor; and the amount previously claimed now becomes a judgment debt. Two courses are open. If the judgment debtor has goods upon which the judgment creditor can issue execution, the latter course is adopted. Another form of instructions is filled in, another fee paid, and the bailiff proceeds to the judgment debtor's

address, and seizes the goods thereon. He remains in possession five days, at an expense of 3s. 6d. per diem, which is likewise added to the amount of the debt, and then, if terms are not arranged or the amount is not paid, removes so much or so many of the effects seized as will, in his opinion, discharge the indebtedness. But—and this is a very curious point—should the seizure become ineffective, such as through someone else succeeding in a claim to the goods seized (such claim is called an “Interpleader”) or there being no goods capable of seizure, or through any other event which causes the execution to be or become abortive, then the whole of the costs thrown away must be borne by the judgment creditor.

For this reason, therefore, the judgment creditor may prefer not to run any avoidable risks. He proceeds by way of judgment summons. Another set of instructions is prepared, another fee paid, and the judgment debtor is ordered to attend at a certain day and hour to be cross-examined as to what means he has to satisfy the claim. This judgment summons must be served personally on the debtor. A man may be made bankrupt, divorced, or presumed to be dead, by advertisement, but a judgment summons, be it for even a single half-crown,

must be handed personally to the debtor, who can also, if he resides any distance from the Court, demand conduct money before he appears. But when so served he must attend, under pain of committal, and is then bound to answer all questions fully and truthfully. Execution may issue on any property he discloses in the course of his examination, or, if he has none, the Court may grant time or make such order as to instalments, etc., as, in its opinion, the judgment debtor can comply with. If failure is made again, the judgment creditor may apply for a committal order. Then it is the duty of the creditor to prove that the judgment debtor has had the means to pay, but would not; and, if this proof is complete, an order may be made committing the judgment debtor to prison for such a term, or on such conditions (generally after fourteen or twenty-one days), as may be proper. The debtor is not committed, or imprisoned, because he cannot pay, but solely because, having had the means, he has failed to pay, and has therefore treated the order of the Court with contempt. Generally, if the making of the order does not bring the money, being touched on the shoulder by the tipstaff will; but if the judgment debtor prefers to "go to Holloway" before paying,

then it is a serious question whether the judgment creditor will not be better advised to let the matter rest where it is. County Court procedure is expensive to the unfortunate debtor—it is very expensive to the unsuccessful creditor ; but, judging from the large business done by all the Metropolitan Courts, it is a fashionable luxury in which very many people like to indulge.

CHAPTER IX.

FORM AND STYLE IN BUSINESS COMMUNICATIONS.

THE correspondence of a firm is very often regarded as an index of the manner in which the firm does business. That business house which deals promptly with correspondence will, it is generally considered, deal in a similar manner with whatever commissions may be entrusted to it. And the firm which turns out its letters—whether in handwriting or in typewriting—in a style which, by their general tasteful and neat appearance, and care in the choice of words, attract the attention of the reader, and force themselves upon his mind, may also, all other things being equal, be fairly regarded as being worthy of confidence.

But “form” in correspondence does not depend solely upon the quality of the paper or the ornateness of the engraving in its heading, although these points are largely contributory thereto. Form is affected in a

very marked degree by the care shown in the typing or penmanship. Display, the evenness of the lines, the regularity of the margins, the extent of punctuation, the proper use of capitals, and the steadiness of touch (or, in the case of penmanship, the regular degree of shading as shown in the large and more flowing letters), will all have an important bearing on the appearance of the finished production. The harmony of colour between ribbon and paper in typewritten letters is also important, and should certainly be considered, if it is desired to produce work which will be conducive to an increase of business by creating a good impression.

If we agree that in most cases one object of a business communication is to give a good impression, or at any rate to create such in the mind of the receiver, then obviously nothing should be done in or on the letter to cause friction or jar upon the nerves. A pin, used to attach an enclosure, is often a cause of annoyance, especially when the business end points upward. This is especially unwarrantable when "Gem" clips can be purchased at a merely nominal price.

Speaking of enclosures, does it not occur to the thoughtful reader that there are two distinct classes of enclosures? The one will

be the important enclosure, which the letter merely accompanies ; and the other will be the minor enclosure, which simply throws some light upon a matter mentioned in the letter. Now, how do these two classes of enclosures stand in relation to each other and in relation to the letter? If the enclosure be a draft, a receipt, or a cheque, is it not clear that this small enclosure should be attached to the face of the letter, whilst a catalogue, a copy-letter, or a way-bill, or anything of that sort, properly finds a place behind the letter? If there are two or more enclosures, care must be taken to get them together the same way up, not only with themselves but also with the covering letter.

Style, also, is affected by the folding of the letter. Care should be taken that, whilst the paper is still wet, it is not soiled in the act of creasing. Do not get the second sheet on top of the first, and remember to get the enclosures, as far as may be practicable, arranged in the order in which they are referred to in the letter. And do not try to squeeze a dozen thicknesses of paper into a small commercial envelope. If we except only that terrible postal abomination, the letter-card, what can be more irritating to the business man than to find the lower fold of a letter "tucked-in," as it is called? The

opening out of such a letter involves a clear and easily-measured loss of time, and, for the moment, distracts the reader's attention. It is only the man who has to handle a morning's mail of, say, a hundred letters, who can probe the full depths of this annoyance.

The ethics of letter-writing are capable of being developed as a fine art ; and the first problem in this art or science is to so arrange the letters as to make them agreeable to the feelings of the recipients, and to conform to their ideas of the "fitness of things."

So much, therefore, for the outward form of a business letter.

Penmanship.

With regard to form and style in handwriting, although it may only be a means to an end, its importance in business matters cannot well be over-estimated. To those whose handwriting and style of holding the pen are defective, these remarks are submitted with the greatest confidence, the author believing it to exhibit the best method of combining firmness and certainty with sense of ease and diminution of fatigue.

If the reader will compare the age in which we live with the time when those in

the highest social position could neither read nor write, and when learning was confined to the ecclesiastics, he will find cause both for surprise and for self-congratulation. At the present day the man who has to make the sign of the cross instead of writing his name, does so with a sense of inferiority. Fortunately, now that education is a subject governed by legislative enactment, such lamentable cases will become more and more rare ; it is a fact, however, that comparatively few are able to write well. Putting aside those who fill situations for which a good style of handwriting is a necessary qualification, it may be said that bad writing is the rule. The statesman, the barrister, the merchant, the tradesman—all those who *may* write badly if they choose, do so with comparatively few exceptions. Nay, the notion has even got abroad that it is undignified and derogatory to write legibly. Medical men in general seem to have arrived at such a point, and their prescriptions are quite illegible to the layman unacquainted with medical nomenclature. There is a foolish idea, too, that good writing lacks character. A good legible style is stigmatised as the characterless hand of a schoolboy. To such an extent have these erroneous notions prevailed, that, in the

matter of signatures, the most pitiful absurdities are met with. It is necessary that a man's signature should have a distinctive character to facilitate identification ; but it is generally equally necessary that it should be legible. The peculiarity of the signature results in many cases from a desire for protection against forgery ; but it is by no means certain that the introduction of marks, not warranted by the rules of punctuation, and other foreign additions, conduces to the furtherance of the object in view. Possibly the more pictorial a signature is the greater the ease with which it may be imitated ; the best safeguard seems to be to write well, so that imitation may be impossible without equal ability. To say the least, the man who writes for another's reading is guilty of a great breach of good manners when he writes illegibly. If the recipient cannot claim caligraphy, he, at all events, has the right to demand legibility. No man has the right to waste another's time by sending scrawls that have to be deciphered piecemeal ; and it would be well if it became the fashion to return such communications for transcription.

The causes of the state of things indicated are, perhaps, not difficult to find. In the majority of the schools throughout the

country there is no special writing-master, and the pupil is left to the tuition of the ordinary master or teacher who, however well able to teach the other branches of education included in the curriculum, may be utterly incompetent not only to teach penmanship, but to write a presentable hand himself. Until these facts are realized, and the master is compelled either to be an expert penman or to supply a qualified teacher of the art, bad writing will be the rule and caligraphy the exception ; the latter being produced either by those who have a special natural taste in this respect, or by those who, at an early age, are placed in situations requiring what is called a good hand. It is not meant by special natural taste anything more than the words import. With proper training, the art of writing well does not demand any exceptional natural talent ; on the contrary, anyone may learn to write in a really good style, provided he is not physically disqualified, or performing daily manual labour of a nature so severe as to interfere with the steadiness of the hand. Subject to these exceptions, all may, with proper training, write well ; without it, only the tasteful will emerge uninjured from the erroneous systems of teaching.

The best and plainest penmen are at pre-

sent found in law-stationers', solicitors', and certain Government offices, where there is not such a striving after a current hand as in the mercantile world. These current hands are too frequently disfigured by childish and unnecessary flourishing.

It is surely needless to say much about the importance of being a skilful penman. With this qualification, and the ability to read and to express himself in good language, a man has the first steps to all knowledge. On the other hand, it cannot reasonably be doubted for a moment that advancement in life has in many cases been prevented by bad handwriting.

The confinement entailed by much writing is calculated to be highly detrimental to the physical system. It is therefore important to diminish as far as possible this prejudicial effect. For this purpose the posture ought to be varied : the penman at one time sitting, at another standing — the standing position predominating considerably. For sitting, a wooden, or, better still, a cane seat is desirable, no cushion being used.

The penman cannot be too particular as to the chest and shoulders. The consideration is entirely one of health. A good soldierly position ought to be persevered in until it becomes a habit. Writing on a flat

table tends to make the penman violate this rule. A wooden slope, the lower edge of which comes quite down to the table, is very convenient. For standing, a suitable standing or "book-keeper's" desk, or a ledge fitted to the wall at the proper height, is required.

If a flat table be used, the right fore-arm, at any part between the elbow and an inch or two above the wrist, should be laid upon the edge. This will serve as a guide in the case of a slope also. The wrist must not rest upon the table or slope, the object being to combine adequate support with the least possible impediment. The right side of the little finger end and nail touches the paper, the place of contact being small. Thus no part between those two points of contact touches the table or desk.

The left hand is used to move and steady the paper, and, subject to this, the left arm and hand might, so far as writing is concerned, be in almost any possible position. A good plan is to place the tips of the first two fingers on the left bottom corner of the paper, the thumb passing round the edge of the table or desk, whilst the arm is kept close to the side and the shoulder is kept well down and back. The reader is advised to test the comfort of this position. Of course

the plan may not be feasible in all circumstances.

The right side of the body ought to be a little further from the table or desk than the left side ; in other words, the penman must not sit parallel with the edge.

The kind of pen to be used is a matter of great importance. Many of the pens that are manufactured are of the most fantastic shapes, and only adapted to writing which is utterly false in principle. They are suitable, in short, only to the wayward peculiarities of certain scribblers. A good pen, suited for good writing, ought to combine the firmness and elasticity of a Joseph Gillott's No. 7000 Magnum Pen ; and if every person wrote in the true normal style, all pens would be substantially alike, as they ought to be, and suited to all penmen. A steel or gold pen should be used. The quill for ordinary penmanship is a relic of bygone times, and nothing satisfactory in the way of ordinary writing can be produced with it.

Punctuation, etc.

A business letter should be properly expressed : that we all agree upon. As we have already pointed out, also, it should be in good form, outwardly. That, also, is

apparent. And in its construction, also, the same sentiment should prevail.

There are a few little rules which, if properly borne in mind and put into execution, will go a long way towards making every business communication assume that air of distinction which every well-regulated letter should adopt. The grammar of business may not be so rigid in its application as one would expect to find in a treatise on ethics, but at the same time it must not be too slack.

I propose now to enumerate some of the rules which those who seek to turn out the best class of work should follow.

Punctuation, or the insertion of *points* in written or printed matter, is usually considered a part of grammar, and a knowledge of its principles is desirable for correct literary composition. The introduction of points is said to be useful to mark places at which a pause of a lesser or greater length should be made in reading. This definition is not altogether wrong, but punctuation has a much higher object in view. Points are necessary for marking the parts or sections into which sentences and paragraphs are divided, so that the exact meaning or sense may be apprehended, and perfect regularity preserved. The real use of points, therefore,

is to cut off and separate single words, or groups of words, from each other. Sometimes the separation need only be slight, and for this the *comma* is sufficient. For instance, "You have, I think, enclosed the wrong letter." Here there is a comma before and after, "I think," because these two words express something thrust into the sentence, which should be kept in some measure distinct. The following paragraph shows that the misplacing of a comma will often alter the whole meaning of a sentence : "Neither is it necessary, if reasonable care be taken, to get a clean and clear fluid." Now take away the comma after the word "taken" and you will have the real meaning. The insertion of the comma exactly reverses the sense of the instruction. A slip on the part of the engrossing clerk who placed a comma instead of the hyphen in the compound word "Fruit-plants" lost the United States some four hundred thousand pounds in revenue by having to admit all fruit, such as oranges, bananas, grapes, etc., free of duty until Congress could bring in a new and corrected Tariff Bill. Another instance of the misplacing of a comma occurred in the contract for lighting the town of Liverpool with oil lamps in the year 1819, thus : "The lamps at present are about 4,050, and

have in general two spouts each, composed of not less than twenty threads." By the comma following the word *each*, the contract would have furnished each lamp with twenty threads, instead of forty threads. The *semicolon* is used to mark a more perfect separation of words. In general, it cuts a sentence into two or more parts, one of which has a reference to the other. Thus, "Economy is no disgrace ; for it is better to live on a little than to outlive a great deal." Here the sentence is in two sections, the semicolon marking the boundary of separation. The *colon* signifies a still wider separation in the words of a sentence ; but its qualifications are so indistinct, and so liable to misconception, that in practice it is now almost entirely disused, and the *period* or *full stop* is employed in its stead.

The other points are as follows : the mark of *interrogation* (?), the mark of *exclamation* (!), the *dash* (—), the *parenthesis* (), the *apostrophe* ('), *inverted commas* (" "), the *paragraph* (¶ or ¶), the *asterisk* (*), the *section* (§), the *dagger* (†), *double dagger* (‡), the *bracket* ([]), the *parallel* (||), and a few others only required for elaborate composition.

Good writers endeavour to avoid requiring either parenthetical marks or dashes, both of

which indicate irregularities of thought and expression. Owing to the fact that in commerce it is usual to employ short sentences, the semicolon is very seldom used, the comma and period being sufficient to indicate the meaning intended by the writer. It may be taken as a golden rule to punctuate business letters as sparingly as possible.

With regard to the proper tone of a business letter, we should have less difficulty in deciding if we would think of letter-writing as a substitute for the personal interview. If you were to interview the mayor of your town, or the minister of your parish, how would you talk? Respectfully. If you met an old class-mate, how would you greet him? Heartily. Here, then, is a broad principle: the tone and spirit of our letters should be determined by our standing with the person we address, our degree of acquaintance with him, and the nature of the letter.

A set style of letter-writing is no more practicable than a set style of manner. The successful salesman adapts his manner to the character or the disposition of the person he approaches; and in letter-writing we must have like regard for the characteristics of our correspondents.

It is unfortunate that so many people look

on letter-writing as a task. It should be an agreeable and stimulating exercise. It is regarded as a task largely because of the conventional forms used and held up as models. Some feel that they must write as others write ; and failing to construct easily or well by that plan, they grow to dislike letter-writing altogether. The author once asked an artist to tell him how to draw a tree, and this is what the artist said : "Don't try to draw a tree as you think it ought to be drawn, or copy the work of some one else ; go look at a tree and draw it as you see it."

It is just so in letter-writing. Do not try to write a letter as you imagine it should look conventionally ; do not copy the work of some one else. You have a message to deliver ; deliver it in your own way, using the language that is most natural to you. Your friend's mother has died, we will say, and you want to write, but do not know what kind of letter you should send. Something like this will do :

My dear John : News has just reached me of your mother's death. You have my sympathy. May you have strength to bear the bereavement.

It is as dangerous to be affected and

effusive in your letters as it is to show these traits in your manner. It has become a style lately to insert several times during a letter the name of the person to whom the letter is written, thus :

*I can assure you, Mr. Brown, that
you will always find me willing, etc.*

With certain classes of people, this perhaps serves to impress the personal nature of the letter, but with persons that receive many letters it is likely to be received as an evidence of affectation. Few of us admire a gushy person, and a gushy letter is just as unagreeable. If you will change your "most magnificent" to "magnificent," the expression will be strengthened. Avoid the general use of superlatives. Advertising men, who measure the strength of words by cash returns, find that "better" is often a more effective word than "best." A simple, grateful expression for a favour done is much more to be desired than a string of sentences and paragraphs that show insincerity and laboured effort.

Unless you are acquainted with your correspondent, it is hardly proper to address him as "My dear Mr. Brown." Use "Dear Sir" or "My dear Sir." "Respectfully

yours," "Faithfully yours," "Yours truly," "Cordially yours," and others of like nature are good closing phrases. A choice depends on personal preference, the nature of the communication, and the degree of acquaintance. "Your obedient servant" is an obsolete ending, and would now be regarded as an eccentricity, if used. The closing phrase should be in keeping with the salutation; that is, if the salutation is "Sir" a proper closing phrase would be "Respectfully yours."

The following letter is a good example of the proper tone for soliciting orders :

Looking over our books, we find with no little regret we have not been favoured with any orders from you for some time. We, therefore, take the liberty to inform you that we are still at the old address, where we have enlarged and improved facilities for turning out good work in all branches of our line. Should there be any cause for your having withdrawn your patronage, for which the writer has personally no knowledge, we hope you will give us an opportunity of removing

it. Trusting the pleasant relations had with you in the past will be continued, we remain,

Yours truly,

It is often necessary to refuse what correspondents ask, but in most cases the tone of the reply may be such that the correspondent will not feel the refusal keenly. A publishing house wrote this letter in answer to a request that some books be sent on approval :

Dear Sir,

We have never sent out books in the manner you suggest, chiefly because it would necessitate opening small accounts. On receipt of Postal Order for 5s., we shall be glad to send you the two books, when you can look them over, and if they are not entirely satisfactory, you may return them to us within two days' time ; in such case, we would refund your money, less the amount paid for charges in sending the books to you. This arrangement is equivalent to sending on approval, and it does away with the



*necessity for opening a ledger account.
Your order will have careful attention.*

The following is a letter from the editors of a well-known journal, and refers to a manuscript that was returned to an author :

Dear Sir,

We regret that we are compelled to decline the manuscript you kindly submitted to us for examination. There are some first-class bits of description, and the boy is sympathetically sketched. But it is a mere episode, and we think you have hardly given us the whole of that. Your style interests us, however, and we hope you will be moved to send us something that is more of a story, something more rounded out. We would be pleased to examine something of that sort from you.

Yours truly,

This note, though brief, is kind ; the frankness is marked, but is to be commended, for editors usually return unsuitable manuscripts with only printed notes, giving no particulars as to why they are unsuitable.

This kind and explicit criticism helped the author of the manuscript to improve and sell his work.

The following communication is suggested as a model letter in cases where it is necessary to have recourse to strong measures :

We usually require payment in advance for goods ordered, but in your case we felt justified in trusting to your word for a prompt remittance. As we have not yet received the sum of £1 17s. 0d. still outstanding, or any reply to our requests, we beg to intimate very respectfully that, unless we receive this amount by return, we shall take other steps without further notice.

CHAPTER X.

MAIL ORDER BUSINESS.

THE periodical Press of the present day teems with the advertisements of what are termed "Mail Order" firms. The readiness with which the English people have fallen into the habit of "shopping by post" clearly shows that they are not likely to be left far behind when any new scheme for saving time or labour comes along. One has only to look through the advertisements to be found in almost every public print to form an idea of the immense variety of goods which can now be purchased in this easy manner ; for they cover dairy and farm produce, frozen mutton and fresh fish, clothing, watches, and household appliances of every possible description.


To run a successful mail order business is, with the aid of much judgment and a little luck, a fairly profitable, and, generally speaking, an honourable branch of trade. Since the person who intends to take up this additional business can start in the smallest

possible way, the risk which he runs is absolutely limited, and entirely under his own control. Of course, since all business is a speculation, the element of risk can never be entirely eliminated, but probably it is reduced to its lowest possible dimensions in the mail order trade. The writer is acquainted with one or two persons who specialise games and toys for Christmas. This special business brings in quite a respectable profit, and is conducted without interfering for a moment with their ordinary avocation. The loss, should there ever be one, is under perfect control, and may be stopped at once, and the amount of damage ascertained in a very short time.

The person running such a business requires to obtain, at the lowest price for cash, a small supply of some useful novelty or commodity which shall at once appeal to the purchasing public. This is the first point on which judgment should be exercised. All the skill he possesses is required in order to select something which is going to sell. It does not do to rely too much upon one's own judgment in these matters. It is the experience of every business man that a certain line of goods that he thought would be the most popular, the most profitable, has turned out to be the most unfortunate. Advice

should be freely asked, but acted upon with caution. In addition to buying at the lowest possible price for cash, care should be taken to purchase also the least possible quantity. Moreover, care is absolutely necessary to learn that further supplies can be obtained, at the same, or even a lower, price immediately on demand. We know a person who advertised a novelty obtained from America. To his great surprise, his stock was immediately exhausted. Further orders could not be filled until fresh supplies were obtained, and, as this took at the least four weeks, there was no alternative (since very few of the would-be customers would take anything else, or would accept his perfectly truthful explanation), but to return all moneys. This, of course, could only be done at a loss of the postage, as well as the labour and stationery involved in presenting explanations and apologies. And when the further supplies did arrive, the novelty had worn off, and the stock remained on hand for a very long time.

In addition to the leading line—that is, the line which it is intended should form the mainstay of the business and the centre of the advertising—two or three other items should be selected, since, by methods which we shall indicate, every specimen of the first



item sold may be made an advertisement for the others.

The proprietor of a mail order business will require some neatly and appropriately printed stationery. It will, of course, never do to answer enquiries upon perfectly plain paper. He must, without exaggeration, convey the idea of possessing a well-established business, and he should carry out all the details of his concern in that business-like style which he would wish were the business fifty times as great. In addition to letter paper, some slips or circulars should be printed, on fair quality paper and in an attractive style, advertising the other lines in which the proprietor deals. Not too many should be printed, as, of course, items may drop out, and others be added or substituted. The descriptions should be clearly worded, and every item illustrated. As a rule, the wholesale houses from which the goods are purchased will supply printing blocks for this purpose, and especial care should be taken to accurately price everything. It is well to state the price, and then the price post free, as : "Price 1s. ; post free, 1s. 3d." One of these slips or circulars should be enclosed in every letter or parcel sent off.

The next point, and one of vital importance, in which our judgment is called into

requisition, is in the selection of a suitable medium in which to advertise. A business commenced in a small way such as that which we have suggested does not call for, nor justify, lavish advertising expenditure. When the monthly magazines are charging £80 for a page, it is clear that to occupy a whole page to sell a shilling novelty is perilously like rushing into failure. The home journals, or weekly newspapers and periodicals, afford very good media for this purpose. A one-inch advertisement is sufficient, and this space will afford room for a catch line, an attractive border, a description of the goods, and often a tiny block ; but the latter must be what is called an "outline" block only, as otherwise it will fill up and become indistinct in the printing. The address should be clear, and, as before mentioned, the price quoted should be post free or carriage paid, as the case may be.

Let us break off just here to indulge in a few figures on the probabilities of such an advertisement paying. If your articles cost you ninepence each, and you receive a shilling, your gross profit is 3d. If you sell, say 80 of the articles at one shilling, you make 80 times 3d., which is, of course, £1. If, again, your advertisement costs £1, as it probably will, then, obviously, you have

made no profit, but have, as a matter of fact, lost your labour, time, establishment expenses, and wrapping paper and string. If, however, you sell 160 articles, the advertisement will cost no more, and you will make a profit on every order.

You could draw up an account of your transactions, thus :—

DR.		CR.	
Paid for 160 articles at 9d. each -	£6 0 0	Received from 160 custo- mers, at 1s. each (post- age paid by them) -	£8 0 0
Paid for ad- vertisement	1 0 0		
Gross profit -	1 0 0		
	<hr/>		<hr/>
	£8 0 0		£8 0 0

But all this is assuming that every letter you receive brings a fully-paid order. As a matter of fact, you will receive many enquiries, which need following up very closely before they can be turned into orders ; and as the loss on these, by reason of stationery and postage, is considerable, it is clear that it is not wise or correct to judge only by orders, but that replies should be counted, and you should ascertain what these cost. In the above case, since you received 160 letters, each one cost the 160th part of the £1 paid for the advertisement, that is, 1½d. each. This, having regard to the smallness

of the profit, is too much to pay ; and you will, if you wish to make the business yield an ultimate profit (that is, something for the rent, lighting, warehouse fixtures, packing, etc.), have either to make your advertisements bring in a greater amount of correspondence, or obtain the goods much more cheaply.

Keying and Recording.

When an advertiser has but a single line of goods to deal with, and advertises these goods in one paper only, he can tell naturally that every letter bringing orders or enquiries is the result of the one advertisement. If, on the other hand, he has two lines of goods, and advertises one in one paper and the other in another paper, then, again, it is a perfectly simple matter to tell exactly what results each paper brings along. But when the same line of goods is advertised in two or more papers, and the letters themselves give no details as to the source from which the writers draw their information, then it is a matter of impossibility, unless some special steps be taken, to tell whether all the answers emanate from the readers of one or the other paper, or in what proportion they are derived, or in which organ the enquiries take their origin.

We have already described, under "Advertising," several methods by which the advertiser can trace the source of his enquiries and orders, and the easiest manner by which "keying" can be safely adopted, and we need not, therefore, enlarge upon it here ; but the importance of being able to trace results cannot be too greatly emphasized. For obviously it should be the object of every advertiser to extend by all means at his disposal his patronage to that paper or those papers which, by the number and value of the replies which it or they produce prove to be suitable for his purpose, as it is to discontinue, or change, his announcements in that or those which do not prove to be profitable, or unsuitable in any other way.

It is an old adage, and one that is perfectly true, that "What is one man's meat is another man's poison ;" and although one advertiser may obtain most excellent results from advertising in a particular newspaper or magazine, yet another might fail to produce paying results, or, indeed, any results at all, although they occupy the same space, in the same organ, and at the same time. It is impossible to ascertain the reason for this. Possibly some other firm, handling a similar class of goods, may have exhausted the market, or the class of readers patronising the magazine

may be such as are not likely to respond to the advertiser's invitation.

When a contract for advertising is placed, an entry is made, first of all, in a book called "Enquiries," for the purpose of recording results. This is of foolscap size, and is made of very strong paper, and only one side of the sheet is written upon. It is paged according to the key-numbers used, in order to avoid the necessity of recourse to any index. A series of tabs are affixed to every fifth page, so that the book may be opened at any desired spot with almost automatic precision.

The pages are ruled or printed with 32 horizontal lines, one for each day in the month and one for the totals. Across these, upright lines are ruled dividing the page into 12 columns for the months, thus providing a space for every day in the year. These spaces should be large enough to permit of several figures being inserted. The name of the newspaper and the key-number can be written on the margin. The book has 250 pages—this space being sufficient to cover all the key-numbers likely to be used in a year, as, although the advertisements may appear in far more than this number of papers, yet, when a contract is placed which covers a series of papers, one key-number only is used for the lot. Thus, in the case

of *The Stockport Observer*, eight papers appear as one series, and only one key-number is employed. The same applies to *The Catholic News*, which embraces twenty-five different publications. It would be a formidable task to give separate numbers to all these, and, for judging the pulling power of advertisements, it is sufficient to test the series rather than the various portions or items which go to make up a series.

In addition to the Enquiries book, another is used, called the Postal Receipts book. This is ruled in precisely the same manner, and the same method is adopted with regard to pagination as with the Enquiries book. It might be possible to avoid this latter book in the case of a small business, or even in a large one, by combining the two sets of entries ; but two books are found more convenient in actual use. The way they are employed is as follows :—

Every morning when the letters are received, they are opened out, the letter being placed in a shallow tray, with the envelope on top. As they are opened, a rapid glance will tell if they contain remittances or not. If they do, they are placed in tray No. 1. If they are letters of enquiry, they go into tray No. 2 ; and if they are second letters, they go into tray No. 3. It may be mentioned here

that it is well to make a very special point of enclosing printed envelopes with all letters sent out, as well as in all parcels, etc., so that correspondents sending their second letters generally have one of these by them ; and it is a matter of common-sense to suppose that no one will take the trouble to write an envelope if he has one by him already addressed. These second letters, therefore, will be identified at sight, and the proportion of second letters (*every* letter after the first is a "second" letter) which come in plain envelopes is a negligible quantity.

The typists then go to work. Typist No. 1 will deal with those letters which contain remittances. The method is to take them one by one, and type gummed labels, measuring five inches by three, with the name and address of each customer. These labels, of course, are used on the parcel when the goods are despatched, and have printed on them the sender's name and address. Simultaneously, a carbon copy is taken on a slip of stiff cartridge-paper of the same size. This slip forms the record for the card index. To render it as complete as possible, therefore, the typist, when preparing the label, types in the upper right-hand corner the key-number as shown in the address on the envelope. In addition to this, she also types the amount

of the remittance, both of which are eventually covered by the postage-stamp.

Typist No. 2 deals with letters of enquiry in the same way, except, of course, no amount is inserted under the key-number. The carbon copy is also taken of this label.

Typist No. 3 deals with the second letters. She first of all sorts them into alphabetical order, then goes to the filing cabinet and looks up the previous letters from this correspondent. She then proceeds, according to certain definite instructions, to type such letter as may be necessary in answer to the communication.

In the case of No. 2 typist, who deals with enquiries only, a "form" letter is generally sufficient reply, and this is accordingly sent, and the gummed label is filed away with the letter until such time as it is required for the despatch of goods.

As each letter is disposed of, it is placed back into its envelope, and the carbon slips are dropped into suitable trays. They are then sorted out into key-numbers, each key-number counted, and the totals entered into the proper places in the Enquiries book. They are then again sorted—those which indicate the receipt of cash been totalled, according to key-numbers, and the totals entered in the proper space on the correct

page of the Postal Receipts book. Those which show that cash has been received are then properly filed away in the General Card Index ; whilst those which do not show cash are placed in a separate file, to be dealt with later on, after the lapse of a week or thereabouts.

When typist No. 3 is assembling the previous letters as already indicated, she also obtains this slip from the cabinet, so that no mistake can arise. In this case, the amount received, if any, is inserted in the proper place in red ink, and the slip then passes away into the general index, or back into the correspondence if no cash is received.

But—and this is an important point to be observed—when any slip is used, either for reference or as just indicated, the date on which it was handled is marked neatly on it by means of a dating stamp, in addition to the date previously stamped upon it on the day on which the slip was prepared.

When money comes in under a “second” letter, the amount is recorded in the Postal Receipts book, just as though it were received with the first letter ; and if the “second” letter does not bring in the money, but asks for further particulars, then, to all intents and purposes, it is an original enquiry, and is, therefore, recorded

in the Enquiries book. If, however, the second letter promises a remittance at a certain date, it is not recorded, but is placed in that useful office device known as the "Tickler"; and, should money not be forthcoming within a few days of the date promised, then a circular, a calendar, or something in the way of a polite reminder, is sent just to jog the prospective buyer's memory.

In addition to the two books mentioned, a Contract Card may be used to record the details of the advertisement. The name of the paper, the address to which communications should be sent, the vouching of the advertisement as it appears from time to time, the amount of space, the position, and the price, should all appear. Moreover, it is desirable to show when the accounts are passed, and as receipts for the cheques sent out in payment come in, a tick should also be made to show that in this respect, and so far, the matter is *res judicata*, as the lawyers have it.

Now let us see how these items combine. We want to see how well any particular medium pulls. Get out the card, and ascertain how much you have paid for advertisements in *The Engineering World*. It is, say, £20. Look at the Enquiries book. You

have had, say, 1,468 enquiries. Look at the Postal Receipts book, and you find you have received £245. And, moreover, there is always a possibility of the old enquiries bringing in money, and the follow-up method making the advertisements still more profitable. If you find the figures anywhere in the neighbourhood of those mentioned, it will be quite clear that it will not be wise to shut down this particular medium, for the present, at any rate.

An incidental use of the Postal Receipts book is this: that on a trial balance being taken—either weekly, monthly, or yearly—it will prove or check the daily entries in the Cash book; for, whilst the Cash book will show the amounts in bulk, day by day, the Postal Receipts book gives precisely the same information, but split up into items, according to the media which brings in the money.

In connection with a mail order business, the usually adopted theories of correspondence filing are apt to prove a little disappointing. In many cases it may be weeks or months before an enquiry brings business; whilst it may be that a steady stream of business is carried on, spread over many months or years. In any case, it is desirable that all the letters from any correspondent should be kept together. Many

methods have been tried, but practically only one has proved to be effective. This is the drawer-filing method. In the business with which the writer is connected, from two hundred to three hundred thousand letters are received every year. The writer has an average of fifty thousand pass through his own hands, and he conducts only one branch of the concern, whose headquarters are in America, and who have offices throughout the whole of Europe, Canada, and elsewhere. All the branch managers send the letters in bulk to the head office at regular intervals, where they are taken in hand, the name of the writer being endorsed on the face of each envelope, particular attention being given to initials. The letters are then filed between cards of a very highly-elaborated series of guides, and each subsequent letter attached to the first by means of a clip. The drawers are made of such a size as to take in an ordinary square or commercial envelope, whilst, should any unusually sized or shaped envelope arrive, it is merely folded to enable it to adapt itself to the size of the drawer in which it is filed.

Follow-up Systems.

When a letter of enquiry is received, and answered, it by no means follows that the

next mail will bring an order accompanied by a remittance. On the contrary, it may be that the reply which is sent does not satisfy the prospective customer ; or it may show him that the goods advertised, which he at first thought would suit his purpose, are not, after all, adapted to his requirements, and the enquiry thereupon looks like proving abortive. It will consequently be necessary to show the plan to be adopted in order to bring business of some sort from the prospective customer. By the way, this term "prospective customer" is too long to use very frequently, and it is accordingly invariably shortened to "prospect" when used in the connection in which it is now employed.

In the days of our boyhood there was a sign or poster to be found on almost every hoarding, which ran—

" If you like the pickles, prithee try the sauce ;

If one the palate tickles, t'other will, of course "—

but if the pickles are not to the palate, that is no reason, according to the mail order man's view, why the sauce should not be tried. The one may be used as an introduction to the other ; but if the first article submitted should not be approved of, then the alternative should be tried.

We have already stated that the carbon

slip which is prepared when an enquiry reaches the office is marked with the date on which the letter is handled, and that, as it bears no amount, it is clear on the face of it that it does not relate to any letter which has brought money. It is, therefore, filed in a special, or suspense, cabinet, to wait a short period to see whether the reply sent to the prospect brings business. Should it not do so, then it will be well to send a form letter by way of reminder to the writer.

The term "form" letter relates to a circular communication, prepared as nearly like a special communication as it is possible to get. Printed and lithographed circulars are identifiable at sight, and, in the vast majority of cases, all such communications are consigned to the waste-paper basket—unread, unhonoured, and unsung. To guard against this fate, it is necessary to practise a very innocent deception upon the prospect by having the letters prepared in such a way that he will imagine they are specially dictated and written for his personal benefit.

Where a very large number of letters are handled daily, it is a matter of sheer impossibility for the principal to dictate personally, and for the typist to type, an individual letter for every possible customer. The expense in wages would probably be more than the total

profit on the transaction, whilst the prime outlay involved in the purchase of typewriters, and office rent and accommodation, would be such that very few could run to. But, at the same time, the proprietor of the business knows very well that he must bear in mind the tendency of the business man to ignore printed circulars, as well as the necessity to flatter the predilections of the non-business buyer, who likes to feel that his custom is so important that special letters are written him in order to obtain it.

It is the rule of all manuals on the fine art of letter-writing to lay it down as an inflexible axiom that a business communication should be as short and expressive as possible. So ; but let an uneducated person get hold of a letter written on such lines, and he feels offended at the curtness thereof. If, therefore, a follow-up system is devised for business people, it may be perfectly safe to act upon the recognised rules in such cases ; but in dealing with the lower-middle and upper-lower classes, who are more valuable customers than might be thought, the maxim that one cannot have too much of a good thing may be very safely followed, and explanations and coaxings may be indulged in with perfect freedom.

We have before us, as we write, a large

series of follow-up letters emanating from a number of the larger business houses in this country. These letters seldom contain less than three hundred words. They submit the proposition to which they related from practically every point of the compass. They are all marvellously suave in their diction; they anticipate practically every objection that can be raised. Is it a question of time? is it a matter of price? is there any doubt as to the efficacy of the article? These are all dealt with, one by one, in various letters.

The preparation of a series of follow-up letters, therefore, is an important matter, which has to be considered at an early stage in the career of a mail order firm. Each of these letters bears, generally at the lower left corner, a "signature," or mark, showing which one it is. As these letters are sent one by one to the prospect, the carbon slip is endorsed with a note of the particular letter and the date on which it was sent. Thus, presuming the first letter of the series is marked "A B," we should endorse the slip: "21st June, '06, A B," and file it away in the tickler, or the special cabinet, a week ahead, so that, should no reply be received in the meantime, it may again be handled on the future date.

But care must be taken, directly our follow-

up letters turn the prospect into a customer, to remove the slip altogether from the special or suspense cabinet, and file it away with the general list of customers. For, should a letter of the follow-up series reach a customer *after* he has bought, the probabilities are that there will be trouble.

It is the custom in many mail order firms, after trying the prospect with several follow-up letters, to start cutting the price. This may be defended, in a fashion, on several grounds. It may be urged that after time and labour has been bestowed upon an enquiry, and expense in stationery and postage incurred, it is better to close out a deal at such a price as will actually cover the cost of the goods, plus the money otherwise spent, and without allowing for the usual or any profit, rather than lose it all. But if the article advertised, or the firm which advertises, obtains any very large vogue or reputation, it will speedily become known that prices will be cut after awhile, and every correspondent will receive, with a smirk of satisfaction, item by item of the follow-up series, knowing that each one brings the time nearer and nearer when a reduced price will be accepted.

To guard against this, provision is sometimes made that a consideration (more or

less imaginary) should be given for the reduced price. This is often in the shape of the prospect supplying the advertisers with a list of persons in his vicinity who are likely to be interested in the same proposition, or an undertaking to report after a certain time as to satisfaction or otherwise with the article sold ; or it may take one or more out of an infinite variety of shapes. The subject, however, is one which each firm advertising must work out to its own satisfaction, and salvation should be sought in whatever direction it may be found.

The bringing of an order and remittance in payment for goods should not be regarded as the fall of the curtain. It should be the aim of every mail order or advertising man to regard the matter in three stages. First of all, there is the prospect. He is turned into the customer. When the customer has sent a second order, it is a sign that the first one has given satisfaction, and that, all being well, he is likely to develop into a regular patron of the firm. A regular patron may, therefore, be regarded in the light of a friend, and should be treated as such. How should the advertiser proceed in such case? Obviously, the friend or patron should be made acquainted with all novelties which may be brought out from time to time. But this

does not mean that he should be pestered with a deluge of handbills and circulars. There are reasons, and good reasons too, why one's customers may prefer not to have their patronage made known, which might happen were printed matter showered upon them. Let us imagine a case where a person buys some medical preparation, some toilet article, or some cheap jewellery. He doesn't want everyone to know that he deals with the advertisers. But the advertisers do not want him to forget them. These two antagonistic positions must, therefore, be reconciled. If the customer be a business man, a blotting pad, a pocket diary, pocket mirror, or rule, or paper-knife, bearing an advertisement of the firm, might very well be sent him. In many cases, a mail order firm may send out a New Year's card, accompanied by a letter of reminder that the firm is still in business.

If the articles handled by the firm are at all expensive, it would not be out of place to write to the customer at the end of, say three months, to enquire whether it is giving satisfaction; whether any defects have arisen; whether any difficulties occur in its use or employment. And in every such letter a booklet or circular, the smaller and briefer the better, may be enclosed.

When smaller articles are handled, care

should be taken that in each parcel of goods one or more circulars should be enclosed, and steps should be taken to see that these circulars are never duplicated. There are reasons. Articles are improved sometimes, and it is galling to a regular customer to find that the one he has is not up to date, or has been superseded by a later model. Should such a contingency arise, it will be well to at once offer to make an exchange, either allowing the full price paid for the old one, or such allowance as will let the customer think he is the gainer by the deal. He may not actually be so, but that is a detail.

Where and when a customer becomes a friend, according to the process herein described, the carbon slip will, for want of space, soon cease to be of more use. It should, therefore, be replaced by a similar document, on card. All the entries and notes on the original slip should be copied on to the new card, which is then filed away in the general cabinet. But the original slip should not be destroyed. It should be placed in a strong box, and stored away in some other part of the building or warehouse ; so that, should fire occur and the active records be destroyed, some material may at least be left which will enable the firm to make another start.

Now let us go back some way, to where the follow-up letters cease. Suppose when all expedients to bring about a sale have failed, the enquirer either will not answer any of our letters or ultimately writes and says he doesn't intend to do business. Are we disconcerted? Not a bit of it! Should the enquirer not answer, he may be hammered away at for some time to come by means of particulars of other goods, and many firms will continue this until an order is actually sent. Should he write declining a deal, then the great object is to seek to obtain a reason. It may be the price; then try to get him to buy on instalments. It may be that he has bought elsewhere, in which case congratulate him on his independence, and try to sell him something else. If he urges sickness of himself, congratulate him on his recovery; if on the part of his wife or children, send him a souvenir handkerchief or toy. Anything that will propitiate the enquirer, and turn his thoughts towards us in a kindly manner, should be done. To show how extensively this conciliatory method is adopted, we may say that in a certain county there is a city, in which there is a certain firm. This firm has a representative in every few streets, and the duty of the representative is to acquaint

the firm of everything that goes on, or is going to occur, in every house in his district. Should it be under the heading of either "hatches, matches, or despatches," the return of a member of the family from abroad, or the impending departure of one to a foreign country, it is duly reported at headquarters. The firm then does the rest. A suitable souvenir is sent mysteriously to the address. Of course, it contains the inevitable "ad." Does this pay? Well, since the firm adopted the course they have trebled their premises and staff, so the inference is that it does ; and it is all worked so quietly that very few people really know just how it *is* done.

Of course, it is not everyone who has capital enough to work on such elaborate lines, and it is possible that the articles handled do not yield a profit which will permit of the heavy expenditure which so complete a follow-up system may involve. But, on the doctrine of probabilities, the longer one can hammer away at a prospective customer the greater the chances are of eventually obtaining his custom ; and that, of course, is what the advertiser seeks.

One might desire in this chapter to give examples of suitable follow-up letters. But the form which is suitable to one business

will not be appropriate to another ; so that no more than the broadest possible hints can be given. They may, however, proceed somewhat on the following lines :—

First letter, answering the enquiry.—Acknowledge receipt of enquiry, and state that, in accordance therewith, circulars are enclosed giving the information sought. Draw particular attention to any special features, such as price, beauty, effectiveness, durability, or otherwise. Offer to supply any further details on request, and suggest early order to avoid possible disappointment. Refer to addressed envelope sent therewith, and request its use in replying. (Note : Inside flap of envelope may be pencilled reference to date of enquiry, or drawer in which the letter is filed.)

Second letter, commencing follow-up system.—Refer to previous letter—perhaps gone astray. State how successful article advertised has proved in selling. Enclose copy of two or three testimonials. Offer to send it on approval, and return cash, if desired, within stated time.

Third letter.—Express regret at not hearing ; possibly too busy. Offer additional reasons why business should be carried through at once. Enquire reason for not answering ; must have been interested, or

would not have written you in first instance. Do all that is possible to get reasons.

Fourth letter.—Quote from letter of some satisfied customer. Say how pleased he is with goods. Assure similar satisfaction. Point out how handicapped enquirer is in not being equipped as completely as his enterprising fellows. Point out danger of delays ; how bad seasons or strikes, or some other reason, is affecting the cost of raw materials, and prices may have to be raised. Ask him to write you whether buying or not ; maybe you can help him.

Fifth letter.—One may begin to cut prices in this letter ; or offer to exchange the article if he already possesses one ; or ask if there is any other way in which you can meet him half way—by payment in instalments, or otherwise.

Sixth letter.—Some more printed matter. Ask kind perusal of some particular parts of catalogue. Offer to ask representative to call, as he is likely to be in neighbourhood shortly. This will *generally bring an answer !*

Generally speaking.—Avoid long words or involved sentences. Be persuasive, polite, obliging. Avoid snappishness. A letter before us starts thus :—“ Some time back we sent at your request our printed matter.

We have written you several times since. You have not had the decency to reply to our letters, and we cannot waste any further time or trouble over such as you, except to make you this final offer," etc., etc. This is an American letter, of course, for the Britisher is too polite for this sort of thing ; but the letter can do no good, and even the suspicion of this tone must be avoided. If you have to write a final letter, let it be final "more in sorrow than in anger."

And, having absolutely and finally abandoned the enquiry as a dead failure, let it rest for a few months, and then start afresh. Let the first letter of the "re-worker" series be a sealed letter, so as to ensure its return in case the person has removed. Then, at intervals, send particulars of anything new that may come along. After all, the cost of circularising is very small, and all the best firms find it a good method of advertising, and one that must inevitably—and does, sooner or later—bring results.

One last word of advice, and this is a very important one. Change the style of every letter in a follow-up system. If you use a large business envelope for your first letter, put the second in a court-shaped one. If the colour of the one is blue, let the next be cream, and so on. In straining every nerve,

as is done in a follow-up system, to force attention on the part of the enquirer, care must be taken that nothing appears on the outside of the letter to indicate who it is from. For obviously many people, on recognising a letter in a follow-up system, will mutter : " Another one of those confounded people's letters," and pitch it away unopened. But when nothing appears on the outside, it is certain to be opened, and then the skill of the printer, the *savoir faire* of the letter-writer, or the merit of the goods advertised, must be relied upon to do the rest.



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